## Case 17-31971 Doc 1 Filed 10/25/17 Entered 10/25/17 16:50:07 Desc Main Document Page 1 of 81

Fill in this information to identify your case:	
United States Bankruptcy Court for the:	
Northern District of: Illinois (State)	
Case number (if known)	Chapter you are filing under:
	Chapter 7
	Chapter 11 Chapter 12
	Chapter 13

### Official Form 101

## Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself		
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Your full name	Ahmad	
	First name	First name
Write the name that is on your government-issued		
picture identification (for	Middle name	Middle name
example, your driver's license or passport	Pennington Last name	Last name
	Last name	Last name
Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2. All other names you		
have used in the last	First name	First name
8 years		
Include your married or	Middle name	Middle name
maiden names.	Last name	Last name
	Last Harie	Last Harrie
	First name	First name
	Middle name	Middle name
	Lastroma	Lest name
	Last name	Last name
3. Only the last 4 digits of your Social	XXX - XX- <u>6325</u>	xxx - xx-
Security number or federal Individual	OR	OR
Taxpayer	9 xx - xx-	9 xx - xx-
Identification number (ITIN)		

# Case 17-31971 Doc 1 Filed 10/25/17 Entered 10/25/17 16:50:07 Desc Main Document Page 2 of 81

D	ebtor 1 Ahmad	J Pennington	Case number (if known)
	First Name	Middle Name Last Name	
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer Identification	I have not used any business names or EINs.	I have not used any business names or EINs.
	Numbers (EIN) you have used in the last	Business name	Business name
	8 years	Business name	Business name
	Include trade names and doing business as names	EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		3530 Oak Park Ave., Apt 2E Number Street	Number Street
		Berwyn Illinois 60402	
		City State Zip Code	City State Zip Code
		Cook County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		Number Street	Number Street
		City State Zip Code	City State Zip Code
6.	Why you are choosing this district	Check one:	Check one:
	to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

## Case 17-31971 Doc 1 Filed 10/25/17 Entered 10/25/17 16:50:07 Desc Main Document Page 3 of 81

Deb	otor 1 Ahmad	J	Pennington	Case number (if kn	own)
	First Name	Middle Name	Last Name		
Par	t 2: Tell the Court Abo	out Your Bankruptcy Case			
	The chapter of the Bankruptcy Code you are choosing to file under	Check one. (For a brief desc Bankruptcy (Form B2010))  Chapter 7  Chapter 11  Chapter 12  Chapter 13			C. § 342(b) for Individuals Filing for opriate box.
	How you will pay the fee	more details about how cashier's check, or more may pay with a credit of the control of the cashier's check, or more may pay with a credit of the cashier's check. The cashier check of the cashier's check, or mo	w you may pay. Typically, in ey order If your attorned card or check with a pre-prior in installments. If you chour Filing Fee in Installments be waived (You may required to, waive your fee that applies to your family, you must fill out the Applies.	if you are paying the year inted address. Hose this option, signs (Official Form 103) est this option only and may do so only size and you are	the clerk's office in your local court for the fee yourself, you may pay with cash, ar payment on your behalf, your attorney and attach the <i>Application for</i> 3A).  If you are filing for Chapter 7. By law, a sally if your income is less than 150% of unable to pay the fee in installments). If the Chapter 7 Filing Fee Waived (Official)
	Have you filed for bankruptcy within the last 8 years?	Ves. District District District	WI	men	Case number  Case number  Case number
	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	✓ No.  Yes. Debtor  District  Debtor  District		hen MM / DD / YYYY hen MM / DD / YYYY	Relationship to you  Case number, if known  Relationship to you  Case number, if known
	Do you rent your residence?	✓ No. Go to line  Yes. Fill out <i>Ini</i>	3 12.		o you want to stay in your residence?  Set You (Form 101A) and file it with

## Case 17-31971 Doc 1 Filed 10/25/17 Entered 10/25/17 16:50:07 Desc Main Document Page 4 of 81

Pennington Debtor 1 Ahmad Case number (if known) Middle Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. **|** For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have  $\overline{}$ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

## Case 17-31971 Doc 1 Filed 10/25/17 Entered 10/25/17 16:50:07 Desc Main Document Page 5 of 81

Debtor 1 Ahmad J Pennington Case number (if known)
First Name Middle Name Last Name

Part 5	Explain Your Effo	forts to Receive a Briefing About Credit Counseling						
		About Debtor 1:		Ab	out Debtor 2 (Sp	oouse Only in a Joint Case):		
15. <b>T</b> e	ell the court	You must check one:		Yo	u must check one:			
re ab	hether you have eceived briefing pout credit punseling.	counseling agen	ing from an approved credit icy within the 180 days before I ptcy petition, and I received a npletion.		counseling ager	ing from an approved credit ncy within the 180 days before I ptcy petition, and I received a npletion.		
	ne law requires that ou receive a briefing		he certificate and the payment plan, veloped with the agency.			he certificate and the payment plan, veloped with the agency.		
couns file for You m	pout credit bunseling before you e for bankruptcy. bu must truthfully	counseling agen	ing from an approved credit acy within the 180 days before I ptcy petition, but I do not have a appletion.		counseling ager	ing from an approved credit ncy within the 180 days before I ptcy petition, but I do not have a mpletion.		
fol yo	neck one of the llowing choices. If ou cannot do so, you e not eligible to file.		er you file this bankruptcy petition, opy of the certificate and payment			er you file this bankruptcy petition, opy of the certificate and payment		
If y co ca wh	you file anyway, the burt can dismiss your ase, you will lose hatever filing fee you aid, and your	from an approve obtain those ser made my reques	ked for credit counseling services and agency, but was unable to vices during the 7 days after I and exigent circumstances emporary waiver of the		from an approve obtain those se made my reques	ked for credit counseling services ed agency, but was unable to vices during the 7 days after I st, and exigent circumstances emporary waiver of the		
cre col	reditors can begin collection activities gain.	requirement, attac efforts you made t unable to obtain it	O-day temporary waiver of the attach a separate sheet explaining what de to obtain the briefing, why you were in it before you filed for bankruptcy, and ircumstances required you to file this		To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.			
			e dismissed if the court is dissatisfied for not receiving a briefing before ruptcy.			e dismissed if the court is dissatisfied for not receiving a briefing before ruptcy.		
		receive a briefing must file a certifica with a copy of the	fied with your reasons, you must still within 30 days after you file. You ate from the approved agency, along payment plan you developed, if any. b, your case may be dismissed.		receive a briefing must file a certification with a copy of the	sfied with your reasons, you must still within 30 days after you file. You ate from the approved agency, along payment plan you developed, if any. o, your case may be dismissed.		
			he 30-day deadline is granted only mited to a maximum of 15 days.			he 30-day deadline is granted only mited to a maximum of 15 days.		
		I am not required counseling beca	d to receive a briefing about credit use of:		I am not require counseling beca	d to receive a briefing about credit ause of:		
		Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.		Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.		
		Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.		Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.		
		Active duty.	I am currently on active military duty in a military combat zone.		Active duty.	I am currently on active military duty in a military combat zone.		
		about credit coun	are not required to receive a briefing seling, you must file a motion for bunseling with the court.		about credit cour	are not required to receive a briefing iseling, you must file a motion for ounseling with the court.		

# Case 17-31971 Doc 1 Filed 10/25/17 Entered 10/25/17 16:50:07 Desc Main Document Page 6 of 81

Debtor 1 Ahmad First Name		ennington Cast Name	ase number (if known)
	estions for Reporting Purposes	ot rano	
16. What kind of debts do you have?	16a. Are your debts primarily of "incurred by an individual of No. Go to line 16b.  ✓ Yes. Go to line 17.  16b. Are your debts primarily line 16b.	primarily for a personal, f pusiness debts? Busines vestment or through the	umer debts are defined in 11 U.S.C. § 101(8) as family, or household purpose."  ss debts are debts that you incurred to obtain operation of the business or investment.  mer debts or business debts.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid that fu	7. Do you estimate that afte	r any exempt property is excluded and administrative ribute to unsecured creditors?
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	1,000-5,000 5,001-10,000 10,001-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$1 \$10,000,001-\$ \$50,000,001-\$ \$100,000,001-	50 million \$1,000,000,001-\$10 billion 100 million \$10,000,000,001-\$50 billion
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$1 \$10,000,001-\$ \$50,000,001-\$ \$100,000,001-	50 million \$1,000,000,001-\$10 billion 100 million \$10,000,000,001-\$50 billion
Part 7: Sign Below			
For you	correct.  If I have chosen to file under Chapter 11, United States Code. I under Chapter 7.  If no attorney represents me and	apter 7, I am aware that I understand the relief ava	may proceed, if eligible, under Chapter 7, 11,12, or 13 ailable under each chapter, and I choose to proceed pay someone who is not an attorney to help me fill
	I understand making a false state	h the chapter of title 11, ement, concealing prope ase can result in fines up 519, and 3571.	equired by 11 U.S.C. § 342(b).  United States Code, specified in this petition.  rty, or obtaining money or property by fraud in to \$250,000, or imprisonment for up to 20 years, or  Signature of Debtor 2
	Executed on 10/25/2017 MM / DD	/ <b>YYYY</b>	Executed on

# Case 17-31971 Doc 1 Filed 10/25/17 Entered 10/25/17 16:50:07 Desc Main Document Page 7 of 81

Debtor 1 Ahmad	J	Pennington	Case number (if	known)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed un	der Chapter 7, 11, 12, or 10	3 of title 11, Unite	nave informed the debtor(s) about d States Code, and have explained the also certify that I have delivered to the
If you are not	debtor(s) the notice real	uired by 11 U.S.C. § 342(b)	and, in a case in v	which § 707(b)(4)(D) applies, certify that I
represented by an				dules filed with the petition is incorrect.
attorney, you do not	_	· aqay aa. ae ae		and the same and pointern to moon out
need to file this page.	/s/ Kashwal Kaur		Date	10/25/2017
	Signature of Attorney	for Debtor		MM / DD / YYYY
	Signature of Attorney	ioi Debioi		
	Kashwal Kaur			
	Printed name			
	Semrad Law Firm			
	Firm name			
	11101 S. Western Ave	enue		
	Street			
	Chicago	Illino		60643
	City	Stat	e	Zip Code
	Contact phone		_ Email address	kkaur@semradlaw.com
	<del></del>		Illinois	S
	Bar number		State	

## Case 17-31971 Doc 1 Filed 10/25/17 Entered 10/25/17 16:50:07 Desc Main Document Page 8 of 81

Fill in this infor	mation to identify your c	ase:	
Debtor 1	Ahmad	J	Pennington
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois
			(State)
Case number (If known)			

Check if this is an
amended filing

### Official Form 106Sum

### Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	<b>Your assets</b> Value of what you own
. Schedule A/B: Property (Official Form 106A/B)	\$0.00
1a. Copy line 55, Total real estate, from Schedule A/B	<del></del>
1b. Copy line 62, Total personal property, from Schedule A/B	\$11,532.00
1c. Copy line 63, Total of all property on Schedule A/B	\$11,532.00
art 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	\$2,000.00
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule is	D #2,000.00
	\$0.00
Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	
Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)  3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
·	\$21,995.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of <i>Schedule E/F</i>	
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of <i>Schedule E/F</i>	es \$23,995.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	es \$23,995.00 \$3,170.56

## Case 17-31971 Doc 1 Filed 10/25/17 Entered 10/25/17 16:50:07 Desc Main Document Page 9 of 81

Pennington Debtor 1 Ahmad \_\_ Case number (if known) Middle Name First Name Last Name Part 4: **Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes. 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$3,505.63 Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: From Part 4 on Schedule E/F, copy the following: **Total claim** \$0.00 9a. Domestic support obligations (Copy line 6a.) \$0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$0.00 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$0.00 9d. Student loans. (Copy line 6f.) \$0.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) \$0.00 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

\$0.00

9g. Total. Add lines 9a through 9f.

## Case 17-31971 Doc 1 Filed 10/25/17 Entered 10/25/17 16:50:07 Desc Main Document Page 10 of 81

					Tago 20 V	-		
Fill in this	information	to identify your c	ase:					
Debtor 1	Ahm	ad Name	J Middle N	Jam a	Pennington Last Name	-		
Debtor 2	FIISI	Name	Middle N	vame	Lastivame			
(Spouse, if fi	ling) First	Name	Middle N	Name	Last Name	-		
United Sta	ates Bankruj	otcy Court for the:	Northern		District of Illinois (State)	-		
Case num (If known)	nber					=		
Officia	al Form	106A/B						Check if this is an amended filing
Sche	dule A	/B: Prope	erty					12/1
category v responsible write your Part 1:	where you to le for supple name and Describe	think it fits best. It ying correct infor case number (if k Each Residence	Be as complete a mation. If more s known). Answer e ce, Building, La	nnd acc space i every qu nd, or	Other Real Estate You Own	d people are to this for Have a	e filing together, both a orm. On the top of any a an Interest In	re equally
1. Do you	No. Go to		quitable interest	in any	residence, building, land, or sim	ıllar proper	ty?	
	Yes. Where	is the property?						
1.1	Street addr	ess, if available, or	other description	s	t is the property? Check all that ap Single-family home Duplex or multi-unit building	pply.	the amount of any secu	claims or exemptions. Put ired claims on <i>Schedule D:</i> ims <i>Secured by Property.</i>
					Condominium or cooperative		Current value of the	Current value of the
				H	Manufactured or mobile home		entire property?	portion you own?
	Number	Street		· □	and		Describe the nations	f
	Number	Olicet			nvestment property		Describe the nature of interest (such as fee s	simple, tenancy by
	City	State	Zip Code		imeshare Other		the entireties, or a life	e estate), if known.
	•		·	Who one.	has an interest in the property?	Check	Check if this is co (see instructions)	mmunity property
					Debtor 1 only			
					Debtor 2 only			
					Debtor 1 and Debtor 2 only	ula au		
				ч	at least one of the debtors and anot			
					er information you wish to add at erty identification number:	oout this ite	em, such as local	
If you	own or hav	e more than one, li	st here:					
					t is the property? Check all that ap	pply.		claims or exemptions. Put red claims on Schedule D:
1.2	Street addr	ess, if available, or	other description		Single-family home			nims Secured by Property.
					Ouplex or multi-unit building Condominium or cooperative		Current value of the	Current value of the
					Manufactured or mobile home		entire property?	portion you own?
	Number	Street			nvestment property		Describe the nature of	
					imeshare		interest (such as fee s the entireties, or a life	
	City	State	Zip Code		Other			<u> </u>
				Who one.	has an interest in the property?	Check	Check if this is co (see instructions)	mmunity property
					Debtor 1 only			
					Debtor 2 only Debtor 1 and Debtor 2 only			
					t least one of the debtors and anot	ther		
				ш	er information you wish to add at		em, such as local	
					erty identification number:		, 525 40 10041	

# Case 17-31971 Doc 1 Filed 10/25/17 Entered 10/25/17 16:50:07 Desc Main Document Page 11 of 81

btor 1 Ahm First	nad Name	J Middle Name	Pennington Ca	se number (if known)	
First	Name ddress, if available, or ot	Middle Name her description  Zip Code	Last Name  What is the property? Check all that apply.  Single-family home  Duplex or multi-unit building  Condominium or cooperative  Manufactured or mobile home  Land  Investment property  Timeshare Other  Who has an interest in the property? Check	Do not deduct secured the amount of any secu- Creditors Who Have Cla Current value of the entire property?  Describe the nature of interest (such as fee so the entireties, or a life.)	simple, tenancy by
			Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Other information you wish to add about to property identification number:	this item, such as local	
own, I own that s	•	equitable interes you lease a vehicle,	t in any vehicles, whether they are registed also report it on Schedule G: Executory Confectors	-	
No Yes					
Yea	odel: ar:	Cadillac SRX 2005	Who has an interest in the property? one.  Debtor 1 only	the amount of any sec	claims or exemptions. ured claims on <i>Schedul</i> aims Secured by Proper
Oth	proximate mileage: ner information: 05 Cadillac SRX	130000	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and anot Check if this is community proper instructions)		Current value of the portion you own? \$3625.00
3.2 Ma Mo Yea	odel:	Dodge B250 VAN 1991	Who has an interest in the property? one.  Debtor 1 only	the amount of any sec	claims or exemptions. ured claims on <i>Schedul</i> aims Secured by Prope
Oth	proximate mileage: ner information: 91 Dodge B250 VAN	110000	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and anot	Current value of the entire property? \$3550.00	Current value of the portion you own? \$3550.00
			Check if this is community proper instructions)	rty (see	

# Case 17-31971 Doc 1 Filed 10/25/17 Entered 10/25/17 16:50:07 Desc Main Document Page 12 of 81

Лаке	Middle Name	Last Name	Case number		
Model: 'ear: Approximate mileage:		Who has an interest in the pone.  Debtor 1 only Debtor 2 only	property? Check	the amount of any secu	claims or exemptions. Pured claims on Schedule aims Secured by Property  Current value of the
Other information:		Debtor 1 and Debtor 2 onl	ly	entire property?	portion you own?
		At least one of the debtors	and another		
		Check if this is commun instructions)	ity property (see		
∕lake		-	property? Check		claims or exemptions. P
Model:					
		<b>=</b> '			Current value of the portion you own?
Other information:		, <b>L</b>	•	entire property?	portion you own?
		<u> </u>			
			ity property (see		
o es		,	Totorcycle accessor		
es Make Model:		Who has an interest in the p	·	Do not deduct secured the amount of any secu	ıred claims on <i>Schedule</i>
es Make Model: 'ear:	<u> </u>	Who has an interest in the pone.  Debtor 1 only	·	Do not deduct secured the amount of any secu	ıred claims on <i>Schedule</i>
es Make Model:		Who has an interest in the pone.  Debtor 1 only Debtor 2 only	property? Check	Do not deduct secured the amount of any secuce Creditors Who Have Classification Current value of the	rred claims on Schedule nims Secured by Propert Current value of the
es Make Model: 'ear:		Who has an interest in the pone.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 onl	property? Check	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule aims Secured by Propert
es Make Model: Year: Approximate mileage:		Who has an interest in the pone.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 onl At least one of the debtors	property? Check  by and another	Do not deduct secured the amount of any secuce Creditors Who Have Classification Current value of the	rred claims on Schedule nims Secured by Propert Current value of the
es Make Model: Year: Approximate mileage:		Who has an interest in the pone.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 onl	property? Check  by and another	Do not deduct secured the amount of any secuce Creditors Who Have Classification Current value of the	
es Make Model: Year: Approximate mileage:		Who has an interest in the pone.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 onl At least one of the debtors Check if this is commun instructions) Who has an interest in the p	property? Check by and another ity property (see	Do not deduct secured the amount of any secuce Creditors Who Have Classification Current value of the entire property?  Do not deduct secured	red claims on Schedule aims Secured by Propert Current value of the portion you own?  claims or exemptions. F
Aake Model: Vear: Approximate mileage: Other information:  Make Model:		Who has an interest in the pone.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 onl At least one of the debtors Check if this is commun instructions) Who has an interest in the pone.	property? Check by and another ity property (see	Do not deduct secured the amount of any secu Creditors Who Have Clas  Current value of the entire property?  Do not deduct secured the amount of any secu	claims or Schedule of the portion you own?
Aake Model: Vear: Approximate mileage: Other information:  Make Model: Vear:		Who has an interest in the pone.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 onl At least one of the debtors Check if this is commun instructions)  Who has an interest in the pone. Debtor 1 only	property? Check by and another ity property (see	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property?  Do not deduct secured the amount of any secu Creditors Who Have Classifications Control	red claims on Schedule ims Secured by Propert  Current value of the portion you own?  claims or exemptions. Fured claims on Schedule ims Secured by Propert
Make Model: /ear: Approximate mileage: Dither information:  Make Model: /ear: Approximate mileage:		Who has an interest in the pone.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 onl At least one of the debtors Check if this is commun instructions)  Who has an interest in the pone. Debtor 1 only Debtor 2 only	oroperty? Check by and another ity property (see	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property?  Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the	claims or exemptions. For exemptions of Schedule portion you own?  claims or exemptions. For exemptions or Schedule prize of the portion you own?
Aake Model: Vear: Approximate mileage: Other information:  Make Model: Vear:		Who has an interest in the pone.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 onl At least one of the debtors Check if this is commun instructions)  Who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 2 only	oroperty? Check  y and another ity property (see property? Check	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property?  Do not deduct secured the amount of any secu Creditors Who Have Classifications Control	red claims on Schedule aims Secured by Propert Current value of the portion you own?  claims or exemptions. F ured claims on Schedule aims Secured by Propert
Make Model: /ear: Approximate mileage: Dither information:  Make Model: /ear: Approximate mileage:		Who has an interest in the pone.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 onl At least one of the debtors Check if this is commun instructions)  Who has an interest in the pone. Debtor 1 only Debtor 2 only	oroperty? Check  by and another ity property (see property? Check	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property?  Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the	claims or schedule of the portion you own?  claims or exemptions. Fured claims on Schedule of the portion you own?  claims or exemptions. Fured claims on Schedule of the current value of the
/ (A)	lodel: ear: pproximate mileage: ther information: eraft, aircraft, motor ho	lodel: ear: pproximate mileage: ther information: craft, aircraft, motor homes, ATVs and other	Check if this is commun instructions)  Who has an interest in the pone.  Debtor 1 only Debtor 2 only  Ther information:  Debtor 1 and Debtor 2 only  At least one of the debtors Check if this is commun instructions)  Craft, aircraft, motor homes, ATVs and other recreational vehicles, other	Who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only Ther information:  Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions)  Craft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and acceptable.	Check if this is community property (see instructions)  Who has an interest in the property? Check one. Do not deduct secured the amount of any secund the amount of any se

### Case 17-31971 Doc 1 Filed 10/25/17 Entered 10/25/17 16:50:07 Desc Main Document Page 13 of 81

Debtor 1 Ahmad Pennington Case number (if known) First Name Middle Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... 2 Bedroom Set \$500.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... 2 Cellphones, Tablet, Printer, Shredder, Laptop, 2 Televisions \$800.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections, other collections, memorabilia, collectibles Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... Used Clothing and Shoes \$2000.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... 13. Non-farm animals Examples: Dogs, cats, birds, horses Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$4350.00 for Part 3. Write that number here .....

### Case 17-31971 Doc 1 Filed 10/25/17 Entered 10/25/17 16:50:07 Desc Main Document Page 14 of 81

Pennington Debtor 1 Ahmad Case number (if known) First Name Last Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. **Cash** Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition ✓ Yes ..... \$5.00 Cash: ..... 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: 17.1. Checking account: 17.2. Checking account: 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: Bancorp, Debit Card \$2.00 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts **✓** No Institution or issuer name: Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No % of ownership: Name of entity Yes. Give specific information about

# Case 17-31971 Doc 1 Filed 10/25/17 Entered 10/25/17 16:50:07 Desc Main Document Page 15 of 81

Deb <sup>1</sup>	tor 1 Ahmad	J	Pennington	Case number (if known)	
	First Name	Middle Name	Last Name		<u>.                                      </u>
20.	Negotiable instruments	orate bonds and other negotial include personal checks, cashiers' ents are those you cannot transfer assure that the same that is a superior of the same includes the same inc	checks, promissory note	s, and money orders.	
21.	Retirement or pension		thrift savings accounts	or other pension or profit-sharing plans	
		1, 2, 10, 1, 100gn, 101(ty, 100(5)	, tillit caviligo accounto,	or other periodic or profit offaring plane	
	✓ No  Yes. List each	Type of account:	Institution name:		
	account	401(k) or similar plan:			
	separately.	Pension plan:			
		IRA:			
		Retirement account:			
		Keogh:			
		Additional account:			
		Additional account:			
22.		prepayments d deposits you have made so that with landlords, prepaid rent, public			
	Yes	Electric:			
		Gas:			
		Heating oil:			
		Security deposit on rental unit:			
		Prepaid rent:			
		Telephone:			
		Water:			
		Rented furniture:			
		Other:			
23.		or a periodic payment of money to	you, either for life or for a	a number of years)	
	✓ No  Yes	Issuer name and description:			

# Case 17-31971 Doc 1 Filed 10/25/17 Entered 10/25/17 16:50:07 Desc Main Document Page 16 of 81

Debt	or 1 Ahmad First Name	J Pennington Case number (if known)  Middle Name Last Name	
24.		an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition p	orogram.
		530(b)(1), 529A(b), and 529(b)(1).	
	✓ No  Yes	Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c):	
	<del></del>		
25.		table or future interests in property (other than anything listed in line 1), and rights or powers for your benefit	
	<b>✓</b> No		
	Yes. Desc	cribe	
	_		
26.		pyrights, trademarks, trade secrets, and other intellectual property ternet domain names, websites, proceeds from royalties and licensing agreements	
	<b>✓</b> No		
	Yes. Desc	cribe	
27.		anchises, and other general intangibles uilding permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses	
		anding pointies, excitative accrises, ecoperative association riolatings, liquot accrises, professional accrises	
	Yes. Desc	cribe	
Mor	ney or prope	erty owed to you?	Current value of the portion you own?  Do not deduct secured claims or exemptions.
	ney or prope		portion you own?
			<pre>portion you own? Do not deduct secured</pre>
	Tax refunds o	owed to you specific information Federal:	<pre>portion you own? Do not deduct secured</pre>
	Tax refunds or  No Yes. Give about your	specific information ut them, including whether already filed the returns  Federal: State:	<b>portion you own?</b> Do not deduct secured claims or exemptions.
	Tax refunds or  No Yes. Give about your	specific information ut them, including whether	portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds or  No Yes. Give about your and the support of the sup	specific information ut them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00
28.	Tax refunds or  No Yes. Give about your and the support of the sup	specific information ut them, including whether already filed the returns the tax years  Local:  ort st due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds or  No Yes. Give about your and the support of the sup	specific information ut them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00
28.	Tax refunds or  No Yes. Give about your and the support of the sup	specific information ut them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00  \$0.00  \$0.00
28.	Tax refunds or  No Yes. Give about your and the support of the sup	specific information ut them, including whether already filed the returns the tax years  brt st due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property specific information  Alimony:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00  \$0.00  \$0.00
28.	Tax refunds or  No Yes. Give about your and the support of the sup	specific information ut them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  settlement  \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds or  No Yes. Give about your and the support of the sup	specific information ut them, including whether already filed the returns the tax years	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds or  No Yes. Give about you and	specific information ut them, including whether already filed the returns the tax years	\$0.00 \$0.00
28.	Tax refunds or  No Yes. Give about your and	specific information ut them, including whether already filed the returns the tax years	\$0.00 \$0.00
28.	Tax refunds or  No Yes. Give about you and	specific information ut them, including whether already filed the returns the tax years	\$0.00 \$0.00
28.	Tax refunds or  No Yes. Give about you and	specific information ut them, including whether already filed the returns the tax years	\$0.00 \$0.00

# Case 17-31971 Doc 1 Filed 10/25/17 Entered 10/25/17 16:50:07 Desc Main Document Page 17 of 81

Deb	tor 1 Ahmad	J	Pennington	Case number (if known)	
	First Name	Middle Name	Last Name		
31.	Interests in insurance Examples: Health, disab		savings account (HSA); credit, ho	omeowner's, or renter's insurance	
	Yes. Name the insu of each policy and l	rance company	Company name:	Beneficiary:	Surrender or refund value:
32.				, or are currently entitled to receive	
33.	Claims against third p		u have filed a lawsuit or made a	demand for payment	
34.	Other contingent and to set off claims  No Yes. Describe	unliquidated claims of ex	very nature, including counterc	aims of the debtor and rights	
35.	Any financial assets your No Yes. Describe	ou did not already list			
36.		-	Part 4, including any entries for		\$7.00
Part				terest In. List any real estate in Part	1.
37.	No. Go to Part 6.  Yes. Go to line 38.	ny legal or equitable intel	est in any business-related pro	С Р	urrent value of the ortion you own? o not deduct secured claims rexemptions
38.	Accounts receivable o	or commissions you alrea	dy earned	O.	
	Yes. Describe				
39.	- Na		nodems, printers, copiers, fax mad	chines, rugs, telephones, desks, chairs, electr	onic devices
	Yes. Describe				
1		<del></del>			

# Case 17-31971 Doc 1 Filed 10/25/17 Entered 10/25/17 16:50:07 Desc Main Document Page 18 of 81

Deb	tor 1 Ahmad	J Middle News	Pennington	Case number (if known)	
40	First Name  Machinery fixtures 6	Middle Name	Last Name se in business, and tools of you	r trade	
40.	- N	oquipment, supplies you us	o in business, and tools of you	. Hude	
	✓ No  Yes. Describe				
	Tes. Describe				
41.	Inventory				
	<b>✓</b> No				
	Yes. Describe				
42.	Interests in partnersh	nips or joint ventures			
	✓ No				
	Yes. Give specific	N	ame of entity:	% of ownership:	
	information about	<u>-</u>			
	them				
		<del>-</del>			
13 (	Customer lists mailing	_ g lists, or other compilation	10		
45.		j lists, or other compliation	15		
	No No No your lists i	in aluda paraanally idantifiahla	information (as defined in 11 U.S	S.C. & 101/41A)\2	
	Tes. Do your lists i	include personally identifiable	illionnation (as defined in 11 O.	5.C. § 101(41 <i>A</i> ))?	
	No	_			
	Yes. Desc	pribe			·
44	Any business-related	property you did not alrea	dv list		
		, ,	,		
	$\stackrel{\smile}{\smile}$	_			<del>_</del>
	Yes. Give specific information	_			
		<del>-</del>			<del></del>
		<del>-</del>			<del></del>
		_			<del>_</del>
		<u>-</u>			
		-	t 5, including any entries for p		
or Pa	art 5. Write that numbe	er nere			
Part	Describe Any F	arm- and Commercial	Fishing-Related Property	You Own or Have an Interest In.	
	If you own or have ar	n interest in farmland, list it in F	Part 1.		
46.	Do you own or have a	any legal or equitable inter	est in any farm- or commercia	I fishing-related property?	
	No. Go to Part 7.				Current value of the portion you own?
	Yes. Go to line 47				Do not deduct secured claims
17	Form onimals				or exemptions
47.	Farm animals Examples: Livestock, p	oultry, farm-raised fish			
	No No	-			
	Yes. Describe				

# Case 17-31971 Doc 1 Filed 10/25/17 Entered 10/25/17 16:50:07 Desc Main Document Page 19 of 81

Debt	tor 1 Ahmad First Name	J Middle Name	Pennington Last Name	Case number (if known)	
48.	Crops-either growing	or harvested			
	No Yes. Describe				
49.	Farm and fishing equi	pment, implements, machinery, fixt	ures, and tools of trade		
	<b>√</b> No				
	Yes. Describe				
50.	Farm and fishing supp	lies, chemicals, and feed			
	<b>✓</b> No				
	Yes. Describe				
E 1	Any form and commo	rcial fishing-related property you di	d not already list		
51.		rcial listiling-related property you di	d not already list		
	✓ No Yes. Describe				
52. A	dd the dollar value of a	II of your entries from Part 6, includ	ing any entries for pages	s you have attached	
for Pa	art 6. Write that numbe	r here			
Part '	7: Describe All Pro	perty You Own or Have an Inte	erest in That You Did I	Not List Above	
53.		perty of any kind you did not alread s, country club membership	y list?		
	✓ No	o, country olds monitoring			
	Yes. Give specific				
	information				
54 A	dd the dellar value of a	II of your entries from Part 7. Write	that number here		•
J4. A	uu tile uollai value ol a	ii oi your entires iroin Fart 7. Write	that number here		
Part	8: List the Totals o	f Each Part of this Form			
55. <b>F</b>	Part 1: Total real estate	e, line 2		<b>&gt;</b>	
56. <b>r</b>	oart 2 total vehicles, lir	ne 5	\$7175.00		
57. <b>P</b>	art 3: Total personal a	nd household items, line 15	\$4350.00	-	
58. <b>P</b>	art 4: Total financial a	ssets, line 36	\$7.00	-	
59. <b>F</b>	Part 5: Total business-r	elated property, line 45		-	
60. <b>F</b>	Part 6: Total farm- and	fishing-related property, line 52		<del>-</del>	
61. <b>F</b>	Part 7: Total other prop	erty not listed, line 54		-	
62.1	Total personal property	. Add lines 56 through 61	*11532.00	Convenience are north, total	+ \$11532.00
				Copy personal property total ►	
63. <b>T</b>	otal of all property on S	Schedule A/B. Add line 55 + line 62			\$11532.00

## Case 17-31971 Doc 1 Filed 10/25/17 Entered 10/25/17 16:50:07 Desc Main Document Page 20 of 81

Debtor 1	Ahmad	J	Pennington	Case number (if known)	
	First Name	Middle Name	Last Name		

### Schedule A/B: Property. Additional page

Part 3: Describe Your Personal and Household Items					
Do you own or have	Current value of the portion you own?  Do not deduct secured claims or exemptions.				
6.2. Household good	ds and furnishings				
No					
Yes. Describe	Livingroom Set	\$800.00			
6.3. Household goods and furnishings					
No					
Yes. Describe	Kitchen Table, 4 Chairs	\$250.00			

#### Case 17-31971 Doc 1 Filed 10/25/17 Entered 10/25/17 16:50:07 Desc Main Document Page 21 of 81

Fill in this infor	mation to identify your c	ase:	
Debtor 1	Ahmad	J	Pennington
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Sankruptcy Court for the:	Northern	District of Illinois
			(State)
Case number (If known)			

### Official Form 106C

### Check if this is an amended filing

### Schedule C: The Property You Claim as Exempt

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Pa	Part 1: Identify the Property You Claim as Exempt						
1.	Which set of exemptions are you claim	ing? Check one only, ev	ren if your spouse is filing with you.				
	You are claiming state and federal	nonbankruptcy exemp	otions. 11 U.S.C. § 522(b)(3)				
	You are claiming federal exemption	ns. 11 U.S.C. § 522(b)(	2)				
2.	For any property you list on Schedule A	I/B that you claim as e	xempt, fill in the information below.				
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim  Check only one box for each exemption.	Specific laws that allow exemption			
	Brief description: Cadillac SRX, 2005, 2005 Cadillac SRX Line from Schedule A/B: 03	\$3,625.00	\$1,625.00; \$0.00  100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(c); 735 ILCS 5/12-1001(b)			
	Brief description:  Dodge B250 VAN, 1991, 1991 Dodge B250 VAN  Line from Schedule A/B: 03	\$3,550.00	\$775.00; \$1,643.00  100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(c); 735 ILCS 5/12-1001(b)			
3.	<b>✓</b> No	ery 3 years after that for	375? cases filed on or after the date of adjustment.) rithin 1,215 days before you filed this case?				

#### Case 17-31971 Doc 1 Filed 10/25/17 Entered 10/25/17 16:50:07 Desc Main Document Page 22 of 81

Pennington Last Name Case number (if known) Debtor 1 Ahmad First Name Middle Name

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own  Copy the value from Schedule A/B	Amount of the exemption you claim  Check only one box for each exemption.	Specific laws that allow exemption
Brief description: 2 Bedroom Set Line from Schedule A/B: 06	\$500.00	\$500.00  100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
Brief description: Livingroom Set Line from Schedule A/B: 06	\$800.00	\$800.00  100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
Brief description:  Kitchen Table, 4 Chairs  Line from Schedule A/B: 06	\$250.00	\$250.00  100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
Brief description: Used Clothing and Shoes Line from Schedule A/B:  11	\$2,000.00	\$2,000.00  100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(a)
Brief description:  2 Cellphones, Tablet, Printer, Shredder, Laptop, 2 Televisions Line from Schedule A/B:  07	\$800.00	\$800.00  100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
Brief description: Cash On Hand Line from Schedule A/B: 16	\$5.00	\$5.00  100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
Brief description: Other financial account, Bancorp, Debit Card Line from Schedule A/B: 17	\$2.00	\$2.00  100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)

## Case 17-31971 Doc 1 Filed 10/25/17 Entered 10/25/17 16:50:07 Desc Main

		Do	cument Page 23 of 8	81		
Fill in thi	s information to identify your ca	se:				
Debtor 1		J	Pennington			
Debtor 2		Middle Name	Last Name			
(Spouse, if	filing) First Name	Middle Name	Last Name			
United S	States Bankruptcy Court for the:	Northern	District of Illinois			
Case nu	mber		(State)			
(If known)			<del>-</del>			
Offic	ial Form 106D					Check if this is an amended filing
Sch	edule D: Credito	ors Who Hav	ve Claims Secure	ed by Prop	ertv	12/15
			e are filing together, both are equ			
more spa	ace is needed, copy the Additio		ber the entries, and attach it to t	• •		
	d case number (if known).					
1. <b>Do</b>	any creditors have claims se					
Ш			vith your other schedules. You hav	e nothing else to repo	ort on this form.	
✓	Yes. Fill in all of the information	n below.				
Part 1:	List All Secured Claims					
	ist all secured claims. If a credit			Column A	Column B	Column C
	eparately for each claim. If more th Part 2. As much as possible, list	·	icular claim, list the other creditors	Amount of claim	Value of	Unsecured
	ame.	the olaims in diphabelloar	order according to the creditor of	Do not deduct the value of collateral.	collateral that supports	portion If any
					this claim	
	LS Loan Store	Describe the property	that secures the claim:	\$2,000.00	\$3,625.00	\$0.00
1	reditor's Name 1908 Harlem Ave	Cadillac SRX   Value: \$3				
_	Number Street	As of the date you file	the claim is: Check all that apply.			
_		Contingent				
	yons IL 60534	Unliquidated				
	ity State ZIP Code  /ho owes the debt? Check one.	Disputed				
l ï	_	Nature of lien. Check a	ll that apply.			
Ī	Debtor 2 only	✓ An agreement you i	made (such as mortgage or secured			
Ī	Debtor 1 and Debtor 2 only	car loan)				
	At least one of the debtors		as tax lien, mechanic's lien)			
	and another	Judgment lien from	a lawsuit			
L	Check if this claim relates to a community debt	Other (including a ri	ght to offset)			
D	ate debt was	Last 4 digits of accoun	nt number			

Add the dollar value of your entries in Column A on this page. Write that number

incurred

here:

\$2,000.00

## Case 17-31971 Doc 1 Filed 10/25/17 Entered 10/25/17 16:50:07 Desc Main Document Page 24 of 81

Fill in	this inforr	nation to identify your c	ase:						
Debte	or 1	Ahmad	J	Pennington					
		First Name	Middle Name	Last Name					
Debte									
(Spou	se, if filing)	First Name	Middle Name	Last Name					
Unite	d States B	ankruptcy Court for the:	Northern	District of Illinois					
0				(State)					
(If know	number wn)	-							
Offi	cial E	orm 106E/F				Check if this is an amended filing			
OIII	Ciai F	JIIII TUUL/F							
Sc	hedu	ıle E/F: Cre	editors Who	Have Unsec	cured Claims	12/1:			
other Form claim	party to a 106A/B) a s that are ntries in th	iny executory contracts and on Schedule G: Exe listed in Schedule D: C	s or unexpired leases that cutory Contracts and Un Creditors Who Hold Claim	t could result in a claim. A expired Leases (Official Fo is Secured by Property. If r	Also list executory contracts of frm 106G). Do not include any nore space is needed, copy t	NONPRIORITY claims. List the on Schedule A/B: Property (Official y creditors with partially secured he Part you need, fill it out, number ite your name and case number (if			
Part	1: List A	All of Your PRIORIT	Y Unsecured Claims						
1.	Do any creditors have priority unsecured claims against you?								
	No. G	io to Part 2.							
	Yes.								
	List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.								

(For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

Total

claim

Priority

amount

Nonpriority

amount

# Case 17-31971 Doc 1 Filed 10/25/17 Entered 10/25/17 16:50:07 Desc Main Document Page 25 of 81

Debto	r 1 Ahmad J First Name Middle Name	Pennington Last Name	Case number (if known)						
Part 2	<b>-</b>	ms							
3. D	<ul> <li>Do any creditors have nonpriority unsecured claims against you?</li> <li>No. You have nothing to report in this part. Submit this form to the court with your other schedules.</li> <li>Yes.</li> </ul>								
	more than one creditor holds a particular claim, list the other cage of Part 2.	creditors in Part 3.If you	u have more than four priority unsecured claims	fill out the Continuation					
				Total claim					
4.1	A/R CONCEPTS Nonpriority Creditor's Name 18-3 E DUNDEE RD STE 330	J	its of account number 8804 sthe debt incurred? 8/2011	\$75.00					
	Number Street								
	BARRINGTON Illinois 60010 City State Zip Code Who incurred the debt? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset?  No Yes	Contin Unliqu Disput Type of NC Studer Obliga divorce Debts debts	idated						
4.2	ALLIED INT	Loot 4 die	its of account number 3714	\$380.00					
	Nonpriority Creditor's Name 701 Western Ave. Number Street  Glendale California 91201 City State Zip Code Who incurred the debt? Check one.  ✓ Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt  Is the claim subject to offset?  ✓ No  Yes	As of the component of	idated						
4.3	Americash - Bankruptcy Nonpriority Creditor's Name Mkt Square Shop Ctr 180 S Bolingbrook Dr Number Street  Bolingbrook Illinois 60440 City State Zip Code Who incurred the debt? Check one.  ✓ Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt Is the claim subject to offset?  ✓ No  Yes	When was  As of the company of the c	idated						

#### Case 17-31971 Doc 1 Filed 10/25/17 Entered 10/25/17 16:50:07 Desc Main Document Page 26 of 81

Pennington Debtor 1 Ahmad Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.4 Bank of America \$600.00 Last 4 digits of account number Nonpriority Creditor's Name PO Box 982236 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 79998 El Paso City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another Check if this claim relates to a community debt Other. Specify \_\_\_ Other Is the claim subject to offset? **✓** No Yes Chase \$600.00 4.5 Last 4 digits of account number \_ Nonpriority Creditor's Name National Bank By Mail When was the debt incurred? n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Louisville Kentucky 40233 City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify \_ Other Is the claim subject to offset? **✓** No Yes CHICAGO PATROLMANS FCU 4.6 \$2,296.00 Last 4 digits of account number 0001 Nonpriority Creditor's Name 3/2015 When was the debt incurred? 1359 W WASHINGTON BLVD Number Street As of the date you file, the claim is: Check all that apply. Contingent CHICAGO 60607 Illinois Unliquidated Zip Code City State Disputed Who incurred the debt? Check one. Debtor 1 only  $\overline{}$ Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another

✓ No Yes

Check if this claim relates to a community debt

Is the claim subject to offset?

debts

Other. Specify \_\_\_\_

Debts to pension or profit-sharing plans, and other similar

012 InstallmentLoan

### Case 17-31971 Doc 1 Filed 10/25/17 Entered 10/25/17 16:50:07 Desc Main Document Page 27 of 81

Debtor 1 Ahmad Pennington Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.7 City of Berwyn \$1,000.00 Last 4 digits of account number Nonpriority Creditor's Name PO Box 66076 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60666 Chicago Illinois City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_\_\_ Other Is the claim subject to offset? **✓** No Yes City of Chicago - Parking and red Light Tickets 4.8 \$2,300.00 Last 4 digits of account number \_ Nonpriority Creditor's Name Department of Revenue - PO Box 88292 When was the debt incurred? n/a Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Chicago Illinois 60680 State Zip Code Disputed City Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify \_\_\_ Other Is the claim subject to offset? **✓** No Yes Comcast Cable c/o Xfinity \$400.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 7561 North Point Pkwy #900 n/a Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 30022 Alpharetta Georgia Disputed City State Zip Code Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other Other. Specify \_

✓ No Yes

Is the claim subject to offset?

### Case 17-31971 Doc 1 Filed 10/25/17 Entered 10/25/17 16:50:07 Desc Main Document Page 28 of 81

Debtor 1 Ahmad Pennington Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.10 ComEd \$400.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 3 Lincoln Center Number As of the date you file, the claim is: Check all that apply. Bankruptcy Section Contingent Unliquidated 60181 Oakbrook Terrace Illinois City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another Check if this claim relates to a community debt Other. Specify \_\_\_ Other Is the claim subject to offset? **✓** No Yes FIFTH THIRD BANK 4.11 \$500.00 0907 Last 4 digits of account number \_\_\_ Nonpriority Creditor's Name 4/2014 38 FOUNTAIN SQUARE PLZ When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated CINCINNATI Ohio 45263 State Zip Code Disputed City Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt CreditCard Other. Specify \_\_ Is the claim subject to offset? **✓** No Yes GTR CHGO FIN 4.12 \$5,929.00 Last 4 digits of account number 055C Nonpriority Creditor's Name 7/2014 When was the debt incurred? 909 E CHICAGO Number Street As of the date you file, the claim is: Check all that apply. Contingent **ELGIN** Illinois 60120 Unliquidated Zip Code City State Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify \_\_\_ 17 Automobile Is the claim subject to offset? **✓** No

### Case 17-31971 Doc 1 Filed 10/25/17 Entered 10/25/17 16:50:07 Desc Main Document Page 29 of 81

Debtor 1 Ahmad Pennington Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.13 Illinois Tollway \$1,500.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 2700 Ogden Ave Number As of the date you file, the claim is: Check all that apply. Legal Dept Contingent Unliquidated Illinois 60515 Downers Grove Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another Check if this claim relates to a community debt Other. Specify \_\_\_ Other Is the claim subject to offset? **✓** No Yes 4.14 M3 Financial Services \$264.00 8573 Last 4 digits of account number \_\_\_ Nonpriority Creditor's Name When was the debt incurred? 2/2014 10330 W ROOSEVELT RD S-2 Number Street As of the date you file, the claim is: Check all that apply. Contingent WESTCHESTER 60154 Illinois Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts 001 Collection; Collecting for Is the claim subject to offset? **✓** ORIGINAL CREDITOR: MEDICAL **✓** No PAYMENT DATA Other, Specify Yes M3 Financial Services 4.15 \$76.00 Last 4 digits of account number 4654 Nonpriority Creditor's Name 10330 W ROOSEVELT RD S-2 When was the debt incurred? 2/2014 Number As of the date you file, the claim is: Check all that apply. Contingent WESTCHESTER 60154 Illinois Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? ORIGINAL CREDITOR: MEDICAL **✓** No Other. Specify PAYMENT DATA

### Case 17-31971 Doc 1 Filed 10/25/17 Entered 10/25/17 16:50:07 Desc Main Document Page 30 of 81

Debtor 1 Ahmad Pennington Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.16 M3 Financial Services \$72.00 Last 4 digits of account number 5778 Nonpriority Creditor's Name 10330 W ROOSEVELT RD S-2 When was the debt incurred? 2/2014 Number As of the date you file, the claim is: Check all that apply. Contingent WESTCHESTER Illinois 60154 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? **|** ORIGINAL CREDITOR: MEDICAL **✓** No Other. Specify PAYMENT DATA Yes 4.17 M3 Financial Services \$35.00 Last 4 digits of account number 5763 Nonpriority Creditor's Name 10330 W ROOSEVELT RD S-2 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent WESTCHESTER Illinois 60154 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? **✓** ORIGINAL CREDITOR: MEDICAL **✓** No Other. Specify PAYMENT DATA Yes M3 Financial Services 4.18 \$10.00 Last 4 digits of account number Nonpriority Creditor's Name 10330 W ROOSEVELT RD S-2 When was the debt incurred? 2/2014 Number As of the date you file, the claim is: Check all that apply. Contingent WESTCHESTER Illinois 60154 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts 001 Collection; Collecting for Is the claim subject to offset?

No

Yes

Other. Specify \_\_\_

ORIGINAL CREDITOR: MEDICAL

PAYMENT DATA

### Case 17-31971 Doc 1 Filed 10/25/17 Entered 10/25/17 16:50:07 Desc Main Document Page 31 of 81

Debtor 1 Ahmad Pennington Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.19 M3 Financial Services \$10.00 Last 4 digits of account number Nonpriority Creditor's Name 10330 W ROOSEVELT RD S-2 When was the debt incurred? 2/2014 Number As of the date you file, the claim is: Check all that apply. Contingent WESTCHESTER Illinois 60154 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? **|** ORIGINAL CREDITOR: MEDICAL **✓** No Other. Specify PAYMENT DATA Yes 4.20 M3 Financial Services \$10.00 Last 4 digits of account number 1521 Nonpriority Creditor's Name 10330 W ROOSEVELT RD S-2 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent WESTCHESTER Illinois 60154 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? **✓** ORIGINAL CREDITOR: MEDICAL **✓** No Other. Specify PAYMENT DATA Yes M3 Financial Services 4.21 \$10.00 Last 4 digits of account number \_ Nonpriority Creditor's Name 10330 W ROOSEVELT RD S-2 When was the debt incurred? 2/2014 Number As of the date you file, the claim is: Check all that apply. Contingent WESTCHESTER Illinois 60154 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts 001 Collection; Collecting for Is the claim subject to offset?

No

Yes

Other. Specify \_\_\_

ORIGINAL CREDITOR: MEDICAL

PAYMENT DATA

#### Entered 10/25/17 16:50:07 Desc Main Case 17-31971 Doc 1 Filed 10/25/17 Document Page 32 of 81

Debtor 1 Ahmad Pennington Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.22 M3 Financial Services \$10.00 Last 4 digits of account number Nonpriority Creditor's Name 10330 W ROOSEVELT RD S-2 When was the debt incurred? 2/2014 Number As of the date you file, the claim is: Check all that apply. Contingent WESTCHESTER Illinois 60154 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? **|** ORIGINAL CREDITOR: MEDICAL **✓** No Other. Specify PAYMENT DATA Yes 4.23 M3 Financial Services \$10.00 Last 4 digits of account number 3985 Nonpriority Creditor's Name 10330 W ROOSEVELT RD S-2 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent WESTCHESTER Illinois 60154 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? **✓** ORIGINAL CREDITOR: MEDICAL **✓** No Other. Specify PAYMENT DATA Yes M3 Financial Services 4.24 \$10.00 Last 4 digits of account number \_ Nonpriority Creditor's Name 10330 W ROOSEVELT RD S-2 When was the debt incurred? 2/2014 Number As of the date you file, the claim is: Check all that apply. Contingent WESTCHESTER Illinois 60154 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts 001 Collection; Collecting for Is the claim subject to offset? ORIGINAL CREDITOR: MEDICAL No

Yes

Other. Specify \_\_\_

PAYMENT DATA

### Case 17-31971 Doc 1 Filed 10/25/17 Entered 10/25/17 16:50:07 Desc Main Document Page 33 of 81

Debtor 1 Ahmad Pennington Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.25 M3 Financial Services \$10.00 Last 4 digits of account number Nonpriority Creditor's Name 10330 W ROOSEVELT RD S-2 When was the debt incurred? 7/2014 Number As of the date you file, the claim is: Check all that apply. Contingent WESTCHESTER Illinois 60154 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? **|** ORIGINAL CREDITOR: MEDICAL **✓** No Other. Specify PAYMENT DATA Yes 4.26 **SNCHNFIN** \$200.00 Last 4 digits of account number V7PC Nonpriority Creditor's Name 2 TRANSÁM PLAZA DR STE 300 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent OAK BROOK Illinois 60181 Unliquidated **TERRACE** City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Collection; Collecting for ORIGINAL CREDITOR: 04 CITY Is the claim subject to offset? Other. Specify OF BERWYN **✓** No Yes 4.27 Sprint \$800.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? P.O. Box 219554 Street Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Kansas City Missouri 64121 City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify \_ Other Is the claim subject to offset? **✓** No

### Case 17-31971 Doc 1 Filed 10/25/17 Entered 10/25/17 16:50:07 Desc Main Document Page 34 of 81

Debtor 1 Ahmad Pennington Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.28 **STANISCCONTR** \$388.00 Last 4 digits of account number Nonpriority Creditor's Name 914 14TH ST POB 480 When was the debt incurred? 3/2013 Number As of the date you file, the claim is: Check all that apply. Contingent MODESTO California 95353 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Collection; Collecting for Is the claim subject to offset? Other. Specify ORIGINAL CREDITOR: MEDICAL **✓** No Yes 4.29 \$800.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 4769a W Cermak Rd Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60804 Illinois Cicero City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_\_ Other Is the claim subject to offset? **✓** No Yes Town of Cicero 4.30 \$500.00 Last 4 digits of account number Nonpriority Creditor's Name 4949 W. Cermak Rd When was the debt incurred? n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60804 Cicero Illinois Zip Code Disputed State Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other Other. Specify \_\_ Is the claim subject to offset? **✓** No

### Case 17-31971 Doc 1 Filed 10/25/17 Entered 10/25/17 16:50:07 Desc Main Document Page 35 of 81

Pennington Debtor 1 Ahmad Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.31 US Cellular \$300.00 Last 4 digits of account number Nonpriority Creditor's Name P.O. Box 94250 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60094 Palatine Illinois City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_\_\_ Other Is the claim subject to offset? **✓** No Yes 4.32 Village of North Riverside \$1,500.00 Last 4 digits of account number \_ Nonpriority Creditor's Name When was the debt incurred? 2401 S DesPlaines Ave n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Riverside Illinois 60546 City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify \_\_\_ Other Is the claim subject to offset? **✓** No

## Case 17-31971 Doc 1 Filed 10/25/17 Entered 10/25/17 16:50:07 Desc Main Document Page 36 of 81

Debtor 1	Ahmad First Name	,	J Middle Name	Pennington Last Name	Case nu	umber (if known)			
Part 3:	List Othe	ers to Be Notified A	bout a Debt Tha	at You Already Listed					
5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.									
	Arnold Scott Harris Name			On which entry in Part 1 or Part 2 did you list the original creditor?					
<u>11</u>	111 W. Jackson # 600		Line 4.8	of (Check	Part 1: Creditors with Priority Unsecured Claims				
Nu —	mber St	reet			one):	Part 2: Creditors with Nonpriority Unsecured Claims			
Ch	icago	Illinois	60604	Last 4 digits of a	ccount number				
City	у	State	Zip Code						

## Case 17-31971 Doc 1 Filed 10/25/17 Entered 10/25/17 16:50:07 Desc Main Document Page 37 of 81

Debtor 1 Ahmad J Pennington Case number (if known)

First Nan	ne Middle Name Last Name			
Part 4: Add th	e Amounts for Each Type of Unsecured Claim			
	mounts of certain types of unsecured claims. This information is nounts for each type of unsecured claim.		tatistical reporting purposes only Total claims	y. 28 U.S.C. §159.
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00	
nom r art i	6b. Taxes and certain other debts you owe the government		\$0.00	
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00	
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00	
	6e. Total. Add lines 6a through 6d.	6e.	\$0.00	
			Total claims	
Total claims from Part 2	6f. Student loans	6f.	\$0.00	
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00	
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00	
	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$21,995.00	
	6j. Total. Add lines 6f through 6j.	6i.	\$21,995.00	

## Case 17-31971 Doc 1 Filed 10/25/17 Entered 10/25/17 16:50:07 Desc Main Document Page 38 of 81

Fill in this infor	mation to identify your c	ase:	
Debtor 1	Ahmad	J	Pennington
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois
			(State)
Case number			
(If known)			

### Official Form 106G

### Check if this is an amended filing

### Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or comp	oany with whom you have	the contract or lease	State what the contract or lease is for
2.1	Barlow, Pat Name 8204 Ada			Residential Lease, Other, Yearly Residential Lease
	Number Chicago	Street Illinois	60620	
	City	State	Zip Code	

## Case 17-31971 Doc 1 Filed 10/25/17 Entered 10/25/17 16:50:07 Desc Main Document Page 39 of 81

				-5	
Fill in this info	mation to identify your c	ase:			
Debtor 1	Ahmad	J	Pennington		
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name		
		Wildule Name			
United States I	Bankruptcy Court for the:	Northern	District of Illinois (State)		
Case number			(State)		
(					Check if this is an
<b>-</b> 441					amended filing
Official	Form 106H				
Cabadul	a Hi Vaur Caa	lobtoro			40/45
Schedul	e H: Your Coc	leptors			12/15
No Yes  2. Within the Idaho, Lo No.	uisiana, Nevada, New Mex Go to line 3. . Did your spouse, forme No	lived in a community prictico, Puerto Rico, Texas, Ver spouse, or legal equiva	operty state or territo Vashington, and Wisco alent live with you at t	ory? ( <i>Commur</i> nsin.) he time?	nity property states and territories include Arizona, California,  the name and current address of that person.
	-				
	Name of your spouse, f	ormer spouse, or legal equ	uivalent		
	Number Street				
	City	State	Zip	Code	
3. In Colum	n 1, list all of your codel	otors. Do not include you	ır spouse as a codeb	tor if your spo	use is filing with you. List the person shown in line 2
again as	a codebtor only if that p	erson is a guarantor or	cosigner. Make sure	you have liste	d the creditor on Schedule D (Official Form 106D),

Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

Column 1: Your codebtor

Case 17-31971 Doc 1 Filed 10/25/17 Entered 10/25/17 16:50:07 Desc Main Document Page 40 of 81

the: Case number (If known)  Official Form 106I  Schedule I: Your Income  Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living winformation about your spouse. If you are separated and your spouse is not filing with you, do not include inform spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write number (if known). Answer every question.  Part 1: Describe Employment  Debtor 1  Debtor 2	12/15 h are equally with you, include nation about your
First Name Middle Name Last Name  Debtor 2 (Spouse, if filing) First Name Middle Name Last Name  United States Bankruptcy Court for the: Case number (If known)  Official Form 106   Schedule I: Your Income  Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), bott responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living winformation about your spouse. If you are separated and your spouse is not filing with you, do not include inform spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write number (if known). Answer every question.  Debtor 1  Debtor 2	12/15 h are equally with you, include nation about your
Debtor 2 (Spouse, if filling) First Name	12/15 h are equally with you, include nation about your
Case   United States Bankruptcy Court for   Northern   District of Illinois   A supplement showin   expenses as of the form   Case number (If known)   Official Form 106     Schedule I: Your Income   Schedule I: Your Income   Schedule I: Your Income   Official Form 106     Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living winformation about your spouse. If you are separated and your spouse is not filing with you, do not include inform spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write number (if known). Answer every question.    Part 1: Describe Employment   Debtor 1   Debtor 2   Debtor 3   Debtor 4   Debtor 4   Debtor 4   Debtor 4   Debtor 5   Debtor 6   Debtor 6   Debtor 6   Debtor 7   Debtor 8   Debtor 9   Debtor	12/15 h are equally with you, include nation about your
United States Bankruptcy Court for Northern District of Illinois the: Case number (If known)  Official Form 106   Schedule I: Your Income  Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living winformation about your spouse. If you are separated and your spouse is not filing with you, do not include inform spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write number (if known). Answer every question.  Part 1: Describe Employment  Debtor 1  Debtor 2	12/15 h are equally with you, include nation about your
the: Case number (If known)  Official Form 106   Schedule I: Your Income  Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living winformation about your spouse. If you are separated and your spouse is not filing with you, do not include inform spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write number (if known). Answer every question.  Part 1: Describe Employment  Debtor 1  Debtor 2	12/15 h are equally with you, include nation about your
Case number (If known)  Official Form 106I  Schedule I: Your Income  Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living winformation about your spouse. If you are separated and your spouse is not filing with you, do not include inform spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write number (if known). Answer every question.  Part 1: Describe Employment  Debtor 2	h are equally with you, include nation about your
Official Form 106I  Schedule I: Your Income  Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with information about your spouse. If you are separated and your spouse is not filing with you, do not include inform spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write number (if known). Answer every question.  Part 1: Describe Employment	h are equally with you, include nation about your
Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with information about your spouse. If you are separated and your spouse is not filing with you, do not include inform spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write number (if known). Answer every question.  Part 1: Describe Employment  Debtor 2	h are equally with you, include nation about your
Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living winformation about your spouse. If you are separated and your spouse is not filing with you, do not include inform spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write number (if known). Answer every question.  Part 1: Describe Employment  Debtor 1  Debtor 2	h are equally with you, include nation about your
responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living winformation about your spouse. If you are separated and your spouse is not filing with you, do not include inform spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write number (if known). Answer every question.  Part 1: Describe Employment  Debtor 1  Debtor 2	vith you, include nation about your
1. Fill in your employment	
information.	
If you have more than one job,	
attach a separate page with Not Employed Not Employed information about additional	
employers. Occupation Truck Driver	
Include part time, seasonal, or <b>Employer's name</b> self-employed work.  Pacella Trucking Express, Inc.	
Employer's address Occupation may include student	
or homemaker, if it applies.  Number Street  Number Street	
Chicago Illinois 60608  City State Zip Code City	Obsta 71a Os da
City State Zip Code City	State Zip Code
How long employed there?	<u> </u>
Part 2: Give Details About Monthly Income	
Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space.	Include your pen filing
spouse unless you are separated.	molade your non-ming
If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the I more space, attach a separate sheet to this form.	lines below. If you need
For Debtor 1 For Debtor 2 or non-filing spouse	
List monthly gross wages, salary, and commissions (before all payroll deductions.) If not paid monthly, calculate what the monthly wage would be.	_
3. Estimate and list monthly overtime pay. 3. +\$0.00	
4. Calculate gross income. Add line 2 + line 3. 4. \$3,707.73	<del></del>

# Case 17-31971 Doc 1 Filed 10/25/17 Entered 10/25/17 16:50:07 Desc Main Document Page 41 of 81

Debtor 1Ahmad First Name		ennington Ist Name	Case number known)		
, not italing	made hame		For Debtor 1	For Debtor 2 or non-filing spouse	
Copy line 4 here		<b>→</b> 4	\$3,707.73		
5. List all payroll deductions					
5a. Tax, Medicare, and So	ocial Security deductions	5a.	\$803.83		
5b. Mandatory contribution	ons for retirement plans	5b.	\$0.00		
5c. Voluntary contribution	ns for retirement plans	5c.	\$0.00		
5d. Required repayments	of retirement fund loans	5d.	\$0.00		
5e. Insurance		5e.	\$0.00		
5f. Domestic support obli	gations	5f.	\$0.00		
5g. Union dues		5g.	\$0.00		
5h. Other deductions. Spe	ecify:	5h. +	\$0.00 +		
6. Add the payroll deduction +5h.	s. Add lines 5a + 5b + 5c + 5d + 5e +5f	+ 5g 6.	\$803.83		
7. Calculate total monthly ta	ake-home pay. Subtract line 6 from line 4	1. 7.	\$2,903.90		
8. List all other income regu	larly received:				
business, profession, o					
	each property and business showing and necessary business expenses, and come.	8a	\$0.00		
8b. Interest and dividends	s	8b.	\$0.00		
8c. Family support payme dependent regularly re	ents that you, a non-filing spouse, or a eceive				
Include alimony, spouse divorce settlement, and	al support, child support, maintenance, property settlement.	8c.	\$0.00		
8d. Unemployment compe	ensation	8d.	\$0.00		
8e. Social Security		8e.	\$0.00		
Include cash assistance cash assistance that you	and the value (if known) of any non- u receive, such as food stamps (benefits Nutrition Assistance Program) or	8f.	\$0.00		
8g. Pension or retirement	t income	8g.	\$0.00		
· ·	e. Specify: Pro-Rated Tax Refund	8h. +	\$266.66 +		
	lines 8a + 8b + 8c + 8d + 8e + 8f +8g +	8h. 9.	\$266.66		
10. <b>Calculate monthly income</b> Add the entries in line 10 fo	<b>e.</b> Add line 7 + line 9. or Debtor 1 and Debtor 2 or non-filing spo	10. ouse	\$3,170.56 +	=	\$3,170.56
Include contributions from a friends or relatives.	ontributions to the expenses that you an unmarried partner, members of your has already included in lines 2-10 or amour	ousehold, your d	ependents, your roomn		
Specify:				1	1. + \$0.00
	ast column of line 10 to the amount in hummary of Schedules and Statistical Sum				2. \$3,170.56  Combined
No.	se or decrease within the year after yo	ou file this form?			monthly income
Yes. Explain:					

## Case 17-31971 Doc 1 Filed 10/25/17 Entered 10/25/17 16:50:07 Desc Main Document Page 42 of 81

		Docu	ment Page 42 of 81	-	
Fill in this infor	mation to identify	your case:			
Debtor 1	Ahmad First Name	J Middle Name	Pennington Last Name	Oh aali if this is	
Debtor 2				Check if this is:	20
(Spouse, if filing)	First Name	Middle Name	Last Name	An amended fili	
	Bankruptcy Court fo	or the: Northern [	District of Illinois (State)		howing post-petition chapter 13 the following date:
Case number (If known)				MM / DD / YYY	<u> </u>
	Form 106				12/15
Be as complete information. If (if known). Ans	e and accurate as	s possible. If two married people and seeded, attach another sheet to this on.			plying correct
1. Is this a joi	nt case?				
✓ No. Go	to line 2				
	oes Debtor 2 live i	in a separate household?			
	No				
L		nust file Official Forms 106J-2, <i>Exper</i> i	asse for Sonarata Household of Dobt	or 2	
0. Da ha			тѕеѕ тот верагате поиѕетоти от рерг	01 2.	
-	e dependents?	No			
Do not list D Debtor 2.	peptor i and	Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
			Child	7 months	No.
					✓ Yes.
	penses include f people other	<b>✓</b> No			
yourself and dependents		Yes			
Part 2: Estin	mate Your Ongo	oing Monthly Expenses			
_	of a date after the	our bankruptcy filing date unless y bankruptcy is filed. If this is a sup	•	•	-
	•	non-cash government assistance ided it on Schedule I: Your Income	•		Your expenses
	or home ownershor the ground or lot	hip expenses for your residence. In . 4.	clude first mortgage payments and		<b>\$1,235.00</b>
If not incl	If not included in line 4:				

4a

4b.

4c.

4d.

\$0.00

\$0.00

\$0.00

\$0.00

4a. Real estate taxes

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

## Case 17-31971 Doc 1 Filed 10/25/17 Entered 10/25/17 16:50:07 Desc Main Document Page 43 of 81

Debtor 1 Ahmad J Pennington Case number (if known)
First Name Middle Name Last Name

FIISLIVAITIE	Middle Name Last Name		
			Your expenses
5. Additional mortgage paymen	ts for your residence, such as home equity loans	5.	\$0.00
6. Utilities:			
6a. Electricity, heat, natural gas		6a.	\$0.00
6b. Water, sewer, garbage colle	ection	6b.	\$0.00
6c. Telephone, cell phone, Inte	ernet, satellite, and cable services	6c.	\$300.00
6d. Other. Specify:		6d	\$0.00
7. Food and housekeeping supp	lies	7.	\$600.00
8. Childcare and children's edu	cation costs	8.	\$0.00
9. Clothing, laundry, and dry cle	eaning	9.	\$150.00
10. Personal care products and	services	10.	\$100.00
11. Medical and dental expense	es	11.	\$0.00
12. <b>Transportation.</b> Include gas, Do not include car payments	maintenance, bus or train fare.	12.	\$300.00
13. Entertainment, clubs, recre	ation, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions an	d religious donations	14.	\$80.00
15. <b>Insurance.</b> Do not include insurance dedu	cted from your pay or included in lines 4 or 20.		
15a. Life insurance		15a	\$0.00
15b. Health insurance		15b	\$0.00
15c. Vehicle insurance		15c	\$180.00
15d. Other insurance. Specify:		15d	\$0.00
16. Taxes. Do not include taxes of	educted from your pay or included in lines 4 or 20.		
Specify:		16	\$0.00
17. Installment or lease payme	nts:	10	
17a. Car payments for Vehicle		17a	\$0.00
17b. Car payments for Vehicle	2	17b	\$0.00
17c. Other. Specify:		17c	\$0.00
		17d	\$0.00
	maintenance, and support that you did not report as deducted from		\$0.00
	e I, Your Income (Official Form 106I).	18.	
	o support others who do not live with you.		
Specify:		19.	\$0.00
20. Other real property expense 20a. Mortgages on other prop	s not included in lines 4 or 5 of this form or on Schedule I: Your Income.	200	<b>\$0.00</b>
20b. Real estate taxes.	<del></del>	20a 20b	\$0.00 \$0.00
20c. Property, homeowner's, of	or renter's insurance		
20d. Maintenance, repair, and		20c	\$0.00
20e. Homeowner's association		20d	\$0.00
206. HOMEOWINE S association	i oi oonaominam uuto	20e	\$0.00

# Case 17-31971 Doc 1 Filed 10/25/17 Entered 10/25/17 16:50:07 Desc Main Document Page 44 of 81

Debtor 1 Ahm		J	Pennington	Case number (if known)		
	Name	Middle Name	Last Name			
21. <b>Other.</b> Spe	ecify:				21	\$0.00
	your monthly expenses.	•				\$2,945.00
	nes 4 through 21.			\$0.00		
. ,	` , ,	,,	from Official Form 106J-2			\$2,945.00
	ne 22a and 22b. The resu		enses.		22.	
23. Calculate	your monthly net incom	e.				
23a. Copy	line 12 (your combined m	onthly income) from	Schedule I.		23a	\$3,170.56
23b. Copy	your monthly expenses fr	om line 22 above.			23b	\$2,945.00
	act your monthly expenses		ncome.			\$225.56
The r	esult is your monthly net in	ncome.			23c	
For exam	· ole, do you expect to finish	n paying for your car l	ses within the year after you can within the year or do you nodification to the terms of y	u expect your		

## Case 17-31971 Doc 1 Filed 10/25/17 Entered 10/25/17 16:50:07 Desc Main Document Page 45 of 81

Fill in this information to identify your case:				
Debtor 1	Ahmad	J	Pennington	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		Northern	District of Illinois (State)	
Case number			(1)	

### Official Form 106Dec

Check if this is an
amended filing

### **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below	
	Did you pay or agree to pay someone who is NOT an attorney to	help you fill out bankruptcy forms?
	✓ No	
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
	Under penalty of perjury, I declare that I have read the summary	and schedules filed with this declaration and
	that they are true and correct.	
×	/s/ Ahmad Pennington	×
	Signature of Debtor 1	Signature of Debtor 2
	Date 10/25/2017	Date
	MM/DD/YYYY	MM/DD/YYYY

## Case 17-31971 Doc 1 Filed 10/25/17 Entered 10/25/17 16:50:07 Desc Main Document Page 46 of 81

Debtor 1	Ahmad	J Middle Nom	Penningto				
Debtor 2	First Name	Middle Nam	ie Last Nam	е			
Spouse, if filing)	First Name	Middle Nam	e Last Nam	e			
United States	Bankruptcy Court for the	: Northern	District of Illino (State				
Case number If known)			,				
Official	Form 107						Check if th amended f
Stateme	ent of Financi	al Affairs for	Individuals	Filing for	Bankru	ıptcy	
	ete and accurate as per lf more space is need						
	nown). Answer every	•		. •	arry address	na pagoo, mit	your name and case
art 1: Giv	e Details About You	r Marital Status and	d Where You Lived	Before			
. What i	s your current marital s	tatus?					
✓ M	arried						
<u> </u>	arried ot married						
☐ No	ot married	rou lived appropriate	har than whore you live	vo nous?			
☐ No		ou lived anywhere ot	her than where you liv	ve now?			
☐ No	ot married the last 3 years, have y	ou lived anywhere ot	her than where you liv	ve now?			
. During	ot married the last 3 years, have y	•	•		ow.		
. During	ot married the last 3 years, have y	•	•		ow.		
During  No  Ye	ot married the last 3 years, have y	ou lived in the last 3 y	•		ow.		Dates Debtor 2 live
During  No  Ye	ot married  the last 3 years, have y  o  es. List all of the places y	you lived in the last 3 y	/ears. Do not include v	where you live n	ow.		Dates Debtor 2 live
During  No  Ye	ot married  the last 3 years, have y  o  es. List all of the places y	you lived in the last 3 y	vears. Do not include v Dates Debtor 1 lived	where you live n			
During No	ot married  the last 3 years, have you ones. List all of the places you onester the second se	you lived in the last 3 y	vears. Do not include v Dates Debtor 1 lived	where you live n			there
During  No  Ye	ot married  the last 3 years, have your search all of the places your sebtor 1:	ou lived in the last 3 y	vears. Do not include v Dates Debtor 1 lived	where you live n  Debtor 2:  Same as	Debtor 1		there
During  No  Ye	ot married  the last 3 years, have you ones. List all of the places you onester the second se	you lived in the last 3 y	vears. Do not include v Dates Debtor 1 lived here	where you live n	Debtor 1		Same as Debtor
During  No  Ye  De	the last 3 years, have your content of the last 3 years, have your content of the places you con	you lived in the last 3 y	vears. Do not include volates Debtor 1 lived here	where you live n  Debtor 2:  Same as	Debtor 1		Same as Debtor
During  No Ye	the last 3 years, have your ses. List all of the places you better 1:	you lived in the last 3 y	vears. Do not include volates Debtor 1 lived here	where you live n  Debtor 2:  Same as	Debtor 1	Zip Code	Same as Debtor
During  No Ye  De	the last 3 years, have your ses. List all of the places you better 1:	you lived in the last 3 y	vears. Do not include volates Debtor 1 lived here	Debtor 2:  Same as  Number Street	Debtor 1	Zip Code	Same as Debtor
During  No Ye  De  35 No Ci	the last 3 years, have your ses. List all of the places years. List all of the places years.  Sebtor 1:  Septor 1:  Septo	you lived in the last 3 y t t  60402 Zip Code	vears. Do not include volates Debtor 1 lived here	Debtor 2:  Same as  Number Street  City  Same as	Debtor 1  State  Debtor 1	Zip Code	Same as Debtor  From  To
During  No Ye  De  35 No Ci	the last 3 years, have your ses. List all of the places you better 1:	you lived in the last 3 y	vears. Do not include v	Debtor 2:  Same as  Number Street	Debtor 1  State  Debtor 1	Zip Code	there  Same as Debtor  From To  Same as Debtor
During  No Ye  De  35 No Ci	the last 3 years, have your ses. List all of the places years. List all of the places years.  Sebtor 1:  Septor 1:  Septo	you lived in the last 3 y	vears. Do not include volume and the vertical points of the vertical	Debtor 2:  Same as  Number Street  City  Same as	Debtor 1  State  Debtor 1	Zip Code	there  Same as Debtor  From To  Same as Debtor  From From
2. During No Y 6	the last 3 years, have your ses. List all of the places years. List all of the places years.  Sebtor 1:  Septor 1:  Septo	you lived in the last 3 y	vears. Do not include volume and the vertical points of the vertical	Debtor 2:  Same as  Number Street  City  Same as	Debtor 1  State  Debtor 1	Zip Code	there  Same as Debt  From To  Same as Debt
2. During No 2. During No 35 No 6  35 No 6  76  76  76  76  76	the last 3 years, have your search and the places you search all of the places you search all of the places you search and the places you search all of the places you search all of the places you search and the places you search all of the places y	/ou lived in the last 3 y  til  60402 Zip Code  F T Zip Code	cears. Do not include volume sears. Do not include volume search	Debtor 2:  Same as  Number Street  City  Same as  Number Street	Debtor 1  State  Debtor 1  et	Zip Code	there  Same as Debtor  From To  Same as Debtor  From To  To  To  To  To  To

#### Case 17-31971 Doc 1 Filed 10/25/17 Entered 10/25/17 16:50:07 Desc Main Document Page 47 of 81

Case number (if known)

Pennington First Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. **Debtor 1** Debtor 2 Sources of income Sources of income **Gross income Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions and exclusions) exclusions) ✓ Wages, Wages, \$25000.00 From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, \$36000.00 Wages, For last calendar year: commissions, commissions, 2016 (January 1 to December 31, bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, **✓** \$36000.00 For the calendar year before that: commissions, commissions. (January 1 to December 31, 2015) bonuses, tips bonuses, tips Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Sources of income Gross income from Gross income from Describe below. each source Describe below. each source (before deductions and (before deductions and exclusions) exclusions) From January 1 of current year until the date you filed for bankruptcy: For last calendar year: (January 1 to December 31, 2016 For the calendar year before that: (January 1 to December 31, 2015

Debtor 1 Ahmad

### Case 17-31971 Doc 1 Filed 10/25/17 Entered 10/25/17 16:50:07 Desc Main Document Page 48 of 81

Pennington Debtor 1 Ahmad Case number (if known) Middle Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425\* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. \* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors

Other

# Case 17-31971 Doc 1 Filed 10/25/17 Entered 10/25/17 16:50:07 Desc Main Document Page 49 of 81

btor 1	Ahmad		J	Pen	nington	Case number (	if known)
	First Name		Middle Name	Last	Name		
Insid corp ager	ders include your porations of whic	relatives; a h you are a for a busin	ny general partners n officer, director, p ess you operate as	; relatives of any g person in control, o	eneral partners; part or owner of 20% or	nerships of which y more of their voting	who was an insider? ou are a general partner; securities; and any managing domestic support obligations,
<b>✓</b>	No Yes. List all pay	ments to a	ın insider.				
				Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
	Insider's Name						
	Number Street						
_	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				
insid Inclu	der? ude payments on	debts gua	for bankruptcy, d ranteed or cosigned benefited an insi	d by an insider.	payments or trans	fer any property o	n account of a debt that benefited an
				Dates of payment	Total amount paid	Amount you still owe	Reason for this payment  Include creditor's name
	Insider's Name						
	Number Street						
_	City	State	Zip Code				
	Insider's Name						
	Number Street						
	Citv	State	Zip Code				

### Case 17-31971 Doc 1 Filed 10/25/17 Entered 10/25/17 16:50:07 Desc Main Document Page 50 of 81

Pennington Debtor 1 Ahmad \_ Case number (if known) First Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No ◪ Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied.

# Case 17-31971 Doc 1 Filed 10/25/17 Entered 10/25/17 16:50:07 Desc Main Document Page 51 of 81

Debt	tor 1 Ahmad First Name	J Middle Name	Pennington Last Name	Case number (if known)	
11.	accounts or refuse to mal			ank or financial institution, set off any	amounts from your
	✓ No  Yes. Fill in the details.				
	_		Describe the action the	e creditor took  Date acti was take	
	Creditor's Name				
	Number Street				
			Last 4 digits of account r	number: XXXX-	
	City Sta	te Zip Code	-		
12.	Within 1 year before you fi appointed receiver, a cust			possession of an assignee for the benef	it of creditors, a court-
	✓ No ☐ Yes				
Part	5: List Certain Gifts an	nd Contributions			
13.	Within 2 years before you	ı filed for bankruptcy, did	d you give any gifts with a to	otal value of more than \$600 per persor	1?
	✓ No  Yes. Fill in the details	for each gift.			
	Gifts with a total valu	ue of more than \$600	Describe the gifts	Dates you gave the gifts	
	Person to Whom You (	Cava the Cift	-		
	erson to whom You C	Gave the Gift	-		
	Number Street		-		
	City Sta	te Zip Code	-		
	Person's relationship to	o you			
	Person to Whom You (	Gave the Gift	-		
	Number Street		-		
	City Sta	te Zip Code	-		
	Person's relationship to	o you			

# Case 17-31971 Doc 1 Filed 10/25/17 Entered 10/25/17 16:50:07 Desc Main Document Page 52 of 81

eptor i	Ahmad	J	Pennington	Case number (if knov	<i>vn)</i>	
	First Name	Middle Name	Last Name			
. Wit	thin 2 years before you filed	for bankruptcy, did	l you give any gifts or contributi	ons with a total value	of more than \$600	to any charity?
	No					
✓						
	Yes. Fill in the details for ea	nch gift or contributi	on.			
	Gifts or contributions to cl	harities	Describe what you contribu	ited	Date you	Value
	that total more than \$600		Doorn Do What you continue	u	contributed	valuo
	mar rotal more man \$555					
	Charity's Name		_			
			_			
	Number Street		-			
	City State	Zip Code	-			
	only online	p				
rt 6:	List Certain Losses					
	nbling?   No   Yes. Fill in the details.		nce you filed for bankruptcy, dic		, ,	·
	Describe the property you	lost and	Describe any insurance co	verage for the loss	Date of your	Value of property
	how the loss occurred	iost una	Include the amount that insu		loss	lost
			pending insurance claims on			
			A/B: Property.			
						-
	List Certain Payments o	Tuemefeue				
abo	out seeking bankruptcy or pi	reparing a bankrup				anyone you consulte
abo	out seeking bankruptcy or produced any attorneys, bankruptcy	reparing a bankrup				anyone you consulte
abo	but seeking bankruptcy or pilude any attorneys, bankruptcy	reparing a bankrup	tcy petition?			anyone you consulte
abo	out seeking bankruptcy or produced any attorneys, bankruptcy	reparing a bankrup	tcy petition?	rvices required in your b		anyone you consulte  Amount of
abo	out seeking bankruptcy or produced any attorneys, bankruptcy	reparing a bankrup	tcy petition? or credit counseling agencies for se	rvices required in your b	ankruptcy.	
abo	out seeking bankruptcy or produced any attorneys, bankruptcy	reparing a bankrup	tcy petition? or credit counseling agencies for se  Description and value of an	rvices required in your b	ankruptcy.  Date payment	Amount of
abo	out seeking bankruptcy or pi lude any attorneys, bankruptcy No Yes. Fill in the details.	reparing a bankrup	tcy petition? or credit counseling agencies for se  Description and value of an transferred	rvices required in your b	Date payment or transfer was made	Amount of payment
abo	but seeking bankruptcy or pilude any attorneys, bankruptcy No Yes. Fill in the details.  Semrad Law Firm	reparing a bankrup	tcy petition? or credit counseling agencies for se  Description and value of an	rvices required in your b	ankruptcy.  Date payment or transfer	Amount of
abo	but seeking bankruptcy or pilude any attorneys, bankruptcy No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid	reparing a bankrup	tcy petition? or credit counseling agencies for se  Description and value of an transferred	rvices required in your b	Date payment or transfer was made	Amount of payment
abo	but seeking bankruptcy or pilude any attorneys, bankruptcy No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue	reparing a bankrup	tcy petition? or credit counseling agencies for se  Description and value of an transferred	rvices required in your b	Date payment or transfer was made	Amount of payment
abo	but seeking bankruptcy or pilude any attorneys, bankruptcy No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid	reparing a bankrup	tcy petition? or credit counseling agencies for se  Description and value of an transferred	rvices required in your b	Date payment or transfer was made	Amount of payment
abo	but seeking bankruptcy or pilude any attorneys, bankruptcy No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue	reparing a bankrup	tcy petition? or credit counseling agencies for se  Description and value of an transferred	rvices required in your b	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street	reparing a bankrup	tcy petition? or credit counseling agencies for se  Description and value of an transferred	rvices required in your b	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois	reparing a bankrup petition preparers, o	tcy petition? or credit counseling agencies for se  Description and value of an transferred	rvices required in your b	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street	reparing a bankrup	tcy petition? or credit counseling agencies for se  Description and value of an transferred	rvices required in your b	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois	reparing a bankrup petition preparers, o	tcy petition? or credit counseling agencies for se  Description and value of an transferred	rvices required in your b	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois City State  Email or website address	reparing a bankrup preparers, of petition preparers, of petition pre	tcy petition? or credit counseling agencies for se  Description and value of an transferred	rvices required in your b	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois City State	reparing a bankrup preparers, of petition preparers, of petition pre	tcy petition? or credit counseling agencies for se  Description and value of an transferred	rvices required in your b	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois City State  Email or website address	reparing a bankrup preparers, of petition preparers, of petition pre	tcy petition? or credit counseling agencies for se  Description and value of an transferred	rvices required in your b	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois City State  Email or website address  Person Who Made the Paym	reparing a bankrup preparers, of petition preparers, of petition pre	tcy petition? or credit counseling agencies for se  Description and value of an transferred	rvices required in your b	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois City State  Email or website address	reparing a bankrup preparers, of petition preparers, of petition pre	tcy petition? or credit counseling agencies for se  Description and value of an transferred	rvices required in your b	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid  Chicago Illinois City State  Email or website address  Person Who Made the Paym  Person Who Was Paid	reparing a bankrup preparers, of petition preparers, of petition pre	tcy petition? or credit counseling agencies for se  Description and value of an transferred	rvices required in your b	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois City State  Email or website address  Person Who Made the Paym	reparing a bankrup preparers, of petition preparers, of petition pre	tcy petition? or credit counseling agencies for se  Description and value of an transferred	rvices required in your b	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid  Chicago Illinois City State  Email or website address  Person Who Made the Paym  Person Who Was Paid	reparing a bankrup preparers, of petition preparers, of petition pre	tcy petition? or credit counseling agencies for se  Description and value of an transferred	rvices required in your b	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid  Chicago Illinois City State  Email or website address  Person Who Made the Paym  Person Who Was Paid	reparing a bankrup preparers, of petition preparers, of petition pre	tcy petition? or credit counseling agencies for se  Description and value of an transferred	rvices required in your b	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid  Chicago Illinois City State  Email or website address  Person Who Made the Paym  Person Who Was Paid	reparing a bankrup preparers, of petition preparers, of petition pre	tcy petition? or credit counseling agencies for se  Description and value of an transferred	rvices required in your b	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Email or website address Person Who Made the Paym Person Who Was Paid 11701 S. State  Mumber Street	eparing a bankrup petition preparers, o  60643 Zip Code  ent, if Not You	tcy petition? or credit counseling agencies for se  Description and value of an transferred	rvices required in your b	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Email or website address Person Who Made the Paym Person Who Was Paid 11701 S. State  Mumber Street	eparing a bankrup petition preparers, o  60643 Zip Code  ent, if Not You	tcy petition? or credit counseling agencies for se  Description and value of an transferred	rvices required in your b	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Email or website address  Person Who Made the Paym  Person Who Was Paid 11101 S. State  Chicago Illinois City State  Email or website address  Person Who Made the Paym  Person Who Was Paid  Number Street	reparing a bankrup preparers, of petition pre	tcy petition? or credit counseling agencies for se  Description and value of an transferred	rvices required in your b	Date payment or transfer was made	Amount of payment

# Case 17-31971 Doc 1 Filed 10/25/17 Entered 10/25/17 16:50:07 Desc Main Document Page 53 of 81

Debto	or 1 Ahmad J		Case number (if known)	
	First Name Middle Name	Last Name		
	Within 1 year before you filed for bankruptcy, did help you deal with your creditors or to make pay Do not include any payment or transfer that you liste	yments to your creditors?	half pay or transfer any property to any	one who promised to
	No Yes. Fill in the details.			
	Tes. I ill ill the details.			
		Description and value of any pro transferred	pperty Date payment or transfer was made	Amount of payment
	Person Who Was Paid	_	<del></del>	
	Number Street	_		
	City State Zip Code	_		
	the ordinary course of your business or financial Include both outright transfers and transfers made a and transfers that you have already listed on this state.  No Yes. Fill in the details.	s security (such as the granting of a secur	ity interest or mortgage on your property)	. Do not include gifts
		Description and value of propert transferred	Describe any property or payments received or debts pai in exchange	Date d transfer was made
	Person Who Received Transfer	_		
	Number Street	_		
	City State Zip Code Person's relationship to you	_		
	Person Who Received Transfer	_		
	Number Street	_		
	City State Zip Code Person's relationship to you	_		
	Within 10 years before you filed for bankruptcy, beneficiary? (These are often called asset-protection devices.)	did you transfer any property to a self-	settled trust or similar device of which	ı you are a
	✓ No			
	Yes. Fill in the details.			
		Description and value of the pr	operty transferred	Date transfer was made
	Name of trust			

### Case 17-31971 Doc 1 Filed 10/25/17 Entered 10/25/17 16:50:07 Desc Main Document Page 54 of 81

Pennington Debtor 1 Ahmad \_\_ Case number (if known) First Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was before number instrument closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Street Number City State Zip Code City State Zip Code

### Case 17-31971 Doc 1 Filed 10/25/17 Entered 10/25/17 16:50:07 Desc Main Document Page 55 of 81

Pennington Debtor 1 Ahmad \_\_ Case number (if known) Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code Zip Code City State Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street NumberStreet City State Zip Code City State Zip Code

# Case 17-31971 Doc 1 Filed 10/25/17 Entered 10/25/17 16:50:07 Desc Main Document Page 56 of 81

Deb		Ahmad First Name	J M	liddle Name	Pennington Last Name	Case ni	umber (if known)	
26.	Hav	e you been a party	y in any judicia	al or administra	tive proceeding under	any environmental	law? Include settlements and order	rs.
	<b>✓</b>	No						
		Yes. Fill in the det	tails.					
				C	ourt or agency		Nature of the case	Status of the case
		Case title						Donadia a
					Court Name			Pending
		Case number		<u></u>	lumber Street			On appeal
		Case number						Concluded
				C	ity State	Zip Code		_
Pari	11:	Give Details Ab	oout Your Bu	siness or Cor	nnections to Any Bu	siness		
			. Chaleat					
27.	Witi	nin 4 years before	you filed for b	ankruptcy, did y	you own a business or	have any of the foll	owing connections to any business?	•
					de, profession, or other	-	time or part-time	
				ity company (LL	.C) or limited liability pa	urtnership (LLP)		
		A partner in a						
					of a corporation uity securities of a corp	acration		
		An owner or a	at least 5 70 Of	ule voulig or eq	fully securilles of a corp	Joradon		
	✓	No. None of the a						
		Yes. Check all tha	at apply above	e and fill in the d	letails below for each b			
					Describe the natu	ire of the business	Employer Identification nu include Social Security nu	
					_		EIN:	
		Business Name						
		Number Street			-		Dates business existed	
					Name of account	ant or bookkeeper		
		City	State	Zip Code			From To	<u></u> -
					Describe the natu	ire of the business	Employer Identification nu include Social Security nu	
							EIN:	
		Business Name						
		Number Street			-		Dates business existed	
					Name of account	ant or bookkeeper		
		City	State	Zip Code			From To	
					Describe the natu	ire of the business	Employer Identification nu	
							include Social Security nu	mber or IIIN.
		Business Name			-		EIN:	
		Number Street			-		Dates business existed	
		Number Street			Name of account	ant or bookkeeper	Dates Mainess Existed	
		City	State	Zip Code	_		From To	

# Case 17-31971 Doc 1 Filed 10/25/17 Entered 10/25/17 16:50:07 Desc Main Document Page 57 of 81

Deb	tor 1 Ahmad		J	Pennington	Case number (if known)
	First Name		Middle Name	Last Name	
28.	creditors, or	rs before you filed fo other parties. in the details below.	r bankruptcy, did yo	u give a financial statemei	nt to anyone about your business? Include all financial institutions,
				Date issued	
	Name			MM/DD/YYYY	
	Numbe	r Street		-	
	City	State	Zip Code	-	
Pari	t 12: Sign B	elow			
	a bankruptcy		es up to \$250,000, o		ty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
		Signature of Debto	0		Signature of Debtor 2
		Date 10/25/2017			Date
I	No Yes  Did you pay o	n additional pages to		Financial Affairs for Individ orney to help you fill out b	
	Yes. Nam	e of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Case 17-31971 Doc 1 Filed 10/25/17 Entered 10/25/17 16:50:07 Desc Main Document Page 58 of 81

B2030 (Form 2030) (12/15)

### **UNITED STATES BANKRUPTCY COURT**

		Northern Dis	trict of Illinois		
In re	Ahmad J Pennington		Case No.	·	
	Debtor			,	nown)
			Chapter	Chap	oter 13
	DISCLOSURE OF	COMPENSATI	ON OF ATTORNE	Y FOR DE	BTOR
con	rsuant to 11 U.S.C. § 329(a) and F npensation paid to me within one dered or to be rendered on behalf	year before the filing of the	ne petition in bankruptcy, or ac	greed to be paid to r	ne, for services
For	legal services, I have agreed to ac	ccept			\$4,000.00
Prid	or to the filing of this statement I I	nave received			\$350.00
Bal	ance Due				\$3,650.00
2. The	e source of the compensation paid	d to me was:			
	<b>✓</b> Debtor	Other (speci	fy)		
3. The	e source of the compensation paid	d to me is:			
	Debtor	Other (speci	fy)		
4.	I have not agreed to share the ab members and associates of my l		tion with any other person unl	ess they are	
	I have agreed to share the above members or associates of my lav the people sharing in the compe	v firm. A copy of the agree			
5. ln r	eturn for the above-disclosed fee a. Analysis of the debtor's finar bankruptcy;	<del>-</del>	•	· ·	_
	b. Preparation and filing of any	petition, schedules, stater	ments of affairs and plan which	n may be required;	
	c. Representation of the debtor	at the meeting of creditor	s and confirmation hearing, an	nd any adjourned he	arings thereof;
	d. Representation of the debtor	in adversary proceedings	and other contested bankrupt	cy matters;	
6. By	agreement with the debtor(s), the	above-disclosed fee does	not include the following serv	vices:	
		CERTIF	CICATION		
	ify that the foregoing is a complet in this bankruptcy proceedings.	te statement of any agreer	ment or arrangement for payme	ent to me for represe	entation of the
	10/25/2017		/s/ Kashwal Kaur		
	Date		Signature of Attorney	1	
			Semrad Law Firm		
			Name of law firm		

Case 17-31971 Doc 1 Filed 10/25/17 Entered 10/25/17 16:50:07 Desc Main Document Page 59 of 81

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

## RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

### A. BEFORE THE CASE IS FILED

### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

### THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

### Case 17-31971 Doc 1 Filed 10/25/17 Entered 10/25/17 16:50:07 Desc Main Document Page 60 of 81

6. Advise the debtor of the need to maintain appropriate insurance.

#### B. AFTER THE CASE IS FILED

### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

### THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

### Case 17-31971 Doc 1 Filed 10/25/17 Entered 10/25/17 16:50:07 Desc Main Document Page 61 of 81

- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

## C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

### D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

  Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services.

  However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

### E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

### F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$350.00 toward the flat fee, leaving a balance due of \$3,650.00; and \$61.76 for expenses, leaving a balance due of \$4,021.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	10/25/2017	
Signed:		
/s/ Ahma	ad Pennington	
		/s/ Marcie Venturini
Debtor(s)		Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

### This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

## The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

### **Chapter 7: Liquidation**

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

### Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

## Chapter 12: Repayment plan for family farmers or fishermen

	\$275	total fee
+	\$75	administrative fee
	\$200	filing fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

## Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

## Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

# Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <a href="http://www.justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html">http://www.justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html</a>

In Alabama and North Carolina, go to:
<a href="http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit">http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit</a>
20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

Case 17-31971 Doc 1 Filed 10/25/17 Entered 10/25/17 16:50:07 Desc Main Document Page 68 of 81

### **UNITED STATES BANKRUPTCY COURT**

**Northern District of Illinois** 

In re:	Pennington, Ahmad J  Debtor(s)	Case No	Case No.		
		Chapter.	Chapter13		
	VERIFICA	TION OF CREDITOR MAT	TRIX		
T knowledg	he above named Debtors hereby verify thate.	at the attached list of creditors is tr	rue and correct to the best of their		
Date:	10/25/2017	/s/ Pennington, Pennington, Ah Signature of Del	mad J		

GTR CHGO FIN 909 E CHICAGO ELGIN, IL, 60120

CHICAGO PATROLMANS FCU 1359 W WASHINGTON BLVD CHICAGO, IL, 60607

STANISCCONTR 914 14TH ST POB 480 MODESTO, CA, 95353

ALLIED INT 701 Western Ave. Glendale, CA, 91201

M3 Financial Services Po Box 7320 Westchester, IL, 60154

SNCHNFIN 2 TRANSAM PLAZA DR STE 300 OAK BROOK TERRACE, IL, 60181

A/R CONCEPTS 18-3 E DUNDEE RD STE 330 BARRINGTON, IL, 60010

FIFTH THIRD BANK PO Box 9013 Addison, TX, 75001

PLS Loan Store 346 Commons Dr # 348 Bolingbrook, IL, 60440

City of Chicago - Parking and red Light Tickets 121 N. LaSalle Street Chicago, IL, 60602

Arnold Scott Harris 111 W. Jackson # 600 Chicago, IL, 60604

## Case 17-31971 Doc 1 Filed 10/25/17 Entered 10/25/17 16:50:07 Desc Main Document Page 70 of 81

Village of North Riverside 2401 S DesPlaines Ave Riverside, IL, 60546

City of Berwyn PO Box 66076 Chicago, IL, 60666

Town of Cicero 4949 W. Cermak Rd Cicero, IL, 60804

Illinois Tollway PO Box 5544 Chicago, IL, 60680

Bank of America 1701 River Oaks Dr # D Calumet City, IL, 60409

Chase PO Box 15821 Cardmember services Wilmington, DE, 19850

Americash - Bankruptcy 880 Lee Street Suite 302 Des Plaines, IL, 60016

Titlemax 3450 Hwy 78, Ste A Snellville, GA, 30078

ComEd 1919 Swift Drive Oak Brook, IL, 60523

Comcast Cable c/o Xfinity PO Box 2127 Austell, GA, 30168

Sprint P O Box 629023 El Dorado Hills, CA, 95762 Case 17-31971 Doc 1 Filed 10/25/17 Entered 10/25/17 16:50:07 Desc Main Document Page 71 of 81

US Cellular P.O. Box 94250 Palatine, IL, 60094

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

## RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

### A. BEFORE THE CASE IS FILED

### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

### THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.



### Case 17-31971 Doc 1 Filed 10/25/17 Entered 10/25/17 16:50:07 Desc Main Document Page 73 of 81

6. Advise the debtor of the need to maintain appropriate insurance.

### B. AFTER THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

### THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.



### Case 17-31971 Doc 1 Filed 10/25/17 Entered 10/25/17 16:50:07 Desc Main Document Page 74 of 81

- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

## C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.



### D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.



The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:

- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

  Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

### E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.



### F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$350.00 toward the flat fee, leaving a balance due of \$3,650.00; and \$61.76 for expenses, leaving a balance due of \$4,021.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	10/20/2017		
Signed:	2		
/s/ Ahma	ad Perinington		· - 11
Olm	et hunghing	/s/ Marcie Venturini	Callo
Debtor(s)	<b>,</b> , , , , , , , , , , , , , , , , , ,	Attorney for Debtor(s)	· · · · · · · · · · · · · · · · · · ·

Do not sign if the fee amounts at top of this page are blank.

# Case 17-31971 Doc 1 Filed 10/25/17 Entered 10/25/17 16:50:07 Desc Main Document Page 77 of 81

Debtor 1 Ahmad First Name	J Middle Name	Pennington Last Name	Case number (if known)	
	uestions for Reporting Purpor			
<sup>16.</sup> What kind of debts do you have?	16a. Are your debts primar "incurred by an individ  No. Go to line 16b.  Yes. Go to line 17.  16b. Are your debts primar	rily consumer debts ual primarily for a pe rily business debts? or investment or thro	ersonal, family, or househo Business debts are debts ough the operation of the l	that you incurred to obtain ousiness or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid tha	ter 7. Do you estimate		erty is excluded and administrative creditors?
18. How many creditors do you estimate that you owe?	<ul><li>✓ 1-49</li><li>✓ 50-99</li><li>✓ 100-199</li><li>✓ 200-999</li></ul>	1,000-5 5,001-1 10,001-	0,000	25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$10,000 \$50,000	001-\$10 million 0,001-\$50 million 0,001-\$100 million 00,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be?		\$10,000 \$50,000	001-\$10 million 0,001-\$50 million 0,001-\$100 million 00,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Part 7: Sign Below				
	correct.  If I have chosen to file under Coof title 11, United States Code under Chapter 7.	Chapter 7, I am aware e. I understand the re and I did not pay or a ained and read the no with the chapter of ti	e that I may proceed, if eligated available under each of the gree to pay someone who otice required by 11 U.S.C. the 11, United States Cod	e, specified in this petition.
	connection with a bankruptcy both. 18 U.S.C. §§ 152, 1341,  /s/ Ahmad Pennington Signature of Debtor 1	case can result in fir	nes up to \$250,000, or im	prisonment for up to 20 years, or
e Park di Silah a Silah kebagai kecanggal pang kebagai kecanggal pang kebagai kebagai kebagai kebagai kebagai Pang kebagai k	Executed on10/20/201	7 D/YYYY	Executed on .	MM / DD / YYYY



# Case 17-31971 Doc 1 Filed 10/25/17 Entered 10/25/17 16:50:07 Desc Main Document Page 78 of 81

Fill in Alain Info				
Fill in this into	rmation to identify your	case:		
Debtor 1	Ahmad	J	Pennington	
Debtor 2	First Name	Middle Name	Last Name	
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States F	Sankruptcy Court for the		· · · · · · · ·	
	Sumapley Coult for life	: Northern	District of Illinois (State)	_
Case number (If known)			(Otato)	
**************************************	Form 106De	· · · · · · · · · · · · · · · · · · ·		Check if this is an amended filing
Declarat	ion About an	Individual Debt	or's Schedules	12/15
If two married	people are filing togeti	ner, both are equally respon	sible for supplying correct i	information
	Below ay or agree to pay som	eone who is NOT an attorne	y to help you fill out bankru	ptcy forms?
✓ No				
Yes. N	lame of person		Attach Bankruptcy Petr Signature (Official Form	ition Preparer's Notice, Declaration, and n 119).
Under pen		0		
/s/ Ahmad Signature of	Pennington Debtor 1	e that I have read the summ	sary and schedules filed wit  Signature of	



# Case 17-31971 Doc 1 Filed 10/25/17 Entered 10/25/17 16:50:07 Desc Main Document Page 79 of 81

Deptor 1	Ahmad First Name	J Middle Name	Pennington	Case number (if known)
	· · · · · · · · · · · · · · · · · · ·	WIROUE Name	Last Name	
28. Wit cre	hin 2 years before yo ditors, or other parti	ou filed for bankruptcy, did g es.	you give a financial staten	nent to anyone about your business? Include all financial institutions
Image: Control of the	No Yes. Fill in the details	s bolow		
니	100. Thirt the detail.	s below.		
			Date issued	
	Name		MM/DD/YYYY	_
	Number Street			
	City	State Zip Code		
	lo: n .			
I have	Sign Below	n this Statement of Financi	al Affairs and any attache	sents and I declare under possible of the state of the st
I have true a	e read the answers or and correct. I underst kruptcy case can res /s/ Ahn	ault in fines up to \$250,000,		nents, and I declare under penalty of perjury that the answers are enty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
I have true a	e read the answers or and correct. I underst kruptcy case can res /s/ Ahn	sult in fines up to \$250,000,		20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
I have true a	e read the answers or and correct. I underst kruptcy case can res /s/ Ahn	mad Pennington Amul		20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
I have true a a bani	read the answers or ind correct. I underst kruptcy case can res  /s/ Ahn Signature of Date 10/20	mad Pennington of Debtor 1	or imprisonment for up to	20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.  Signature of Debtor 2  Date
I have true a a bani	e read the answers or and correct. I underst kruptcy case can res /s/ Ahn Signature of Date 10/20 u attach additional p	mad Pennington of Debtor 1	or imprisonment for up to	20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.  Signature of Debtor 2
I have true a a band	e read the answers or and correct. I underst kruptcy case can res  /s/ Ahn Signature of Date 10/20 u attach additional p	mad Pennington of Debtor 1	or imprisonment for up to	20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.  Signature of Debtor 2  Date
I have true a a bani	e read the answers or and correct. I underst kruptcy case can res /s/ Ahn Signature of Date 10/20 u attach additional p	mad Pennington Amad Pennington of Debtor 1 0/2017 pages to Your Statement of	or imprisonment for up to	Signature of Debtor 2 Date  duals Filing for Bankruptcy (Official Form 107)?
I have true a a bani	e read the answers or and correct. I underst kruptcy case can res  /s/ Ahn Signature of Date 10/20 u attach additional process u pay or agree to pay	mad Pennington of Debtor 1	or imprisonment for up to	Signature of Debtor 2 Date  duals Filing for Bankruptcy (Official Form 107)?

Case 17-31971 Doc 1 Filed 10/25/17 Entered 10/25/17 16:50:07 Desc Main Document Page 80 of 81

# UNITED STATES BANKRUPTCY COURT Northern District of Illinois

In re:	Pennington, Ahmad J	Case No	
	Debtor(s)	Chapter.	Chapter13
	VERIFIC	CATION OF CREDITOR MAT	TRIX
TI knowledge	he above named Debtors hereby verif e.	y that the attached list of creditors is to	rue and correct to the best of their
Date:	10/20/2017	/s/ Pennington,	20-00
		Pennington, Ahr <i>Signature of Del</i>	



## Case 17-31971 Doc 1 Filed 10/25/17 Entered 10/25/17 16:50:07 Desc Main Document Page 81 of 81

De	btor	1 Ahmad First Name	J Middle Name	Pennington	Case number (if known)	
16		and other water days to a way the service of the	ian family income that applies to	Last Name	The second secon	
		6a. Fill in the state i				The state of the s
			per of people in your household.	Illinois		
				2		
	,	riousenoia	an family income for your state and	<del></del>	maile 100.60 WW companyon on the companyon of the company	\$66,487.00
		using the link sp	pecified in the separate instructions	for this form. This list may a	ist of applicable median income amounts, go online also be available at the bankruptcy clerk's office.	
17.			mpare:			
	17		( )/( )/ === 10 / 4/(0)	30 NOT IN OUR Calculation of	m, check box 1, <i>Disposable income is not determined</i> of <i>Disposable Income</i> (Official Form 122C-2).	ı
	17	7b. Line 15b is <i>U.S.C. § 13</i>	more than line 16c. On the top of	page 1 of this form, check b	pox 2, <i>Disposable income is determined under 11</i> e Income (Official Form 122C-2). On line 39 of that	
Part		Calculate Your	r Commitment Period Under	11 U.S.C. §1325(b)(4)		
18.	Co	opy your total aver	rage monthly income from line 1	1.		¢0 Ε0Ε 00
19.	CO	educt the marital a mmitment period u	adjustment if it applies. If you are nder 11 U.S.C. § 1325(b)(4) allows	e married, your spouse is no you to deduct part of your	t filing with you, and you contend that calculating the spouse's income, copy the amount from line 13.	\$3,505.63
	19	a. If the marital adju	ustment does not apply, fill in 0 on	line 19a.	the state of the s	-\$0.00
		b. Subtract line 19				\$2.505.00
20.	Ca	lculate your curre	ent monthly income for the year.	Follow these steps:		\$3,505.63
	20:	a. Copy line 19b.				\$3,505.63
			ne number of months in a year).			x 12
	20t	b. The result is your	current monthly income for the ye	ar for this part of the form.		\$42,067.56
	200	c. Copy the median	family income for your state and s	ze of household from line 1	6c.	\$66,487.00
21.	Hov	w do the lines com	npare?			
	図	Line 20b is less the commitment period	an line 20c. Unless otherwise order d is 3 years. Go to Part 4.	red by the court, on the top	of page 1 of this form, check box 3, The	
		Line 20b is more to 4, The commitmen	han or equal to line 20c. Unless oth of period is 5 years. Go to Part 4.	nerwise ordered by the court	on the top of page 1 of this form, check box	
art 4		Sign Below	,			
		Dy simple to				
		by signing riere, i c	declare under penalty of perjury that	the information on this state	ement and in any attachments is true and correct.	
		🗶 /s/ Ahmad P	Pennington	X X		
		Signature of De			ture of Debtor 2	
		Date ,10/25/20	017			
		MM/DD/		Date	MM/DD/YYYY	
	ı	lf you checked 17a,	do NOT fill out or file Form 122C-			

If you checked 17a, do NOT fill out or file Form 122C-2.

If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.